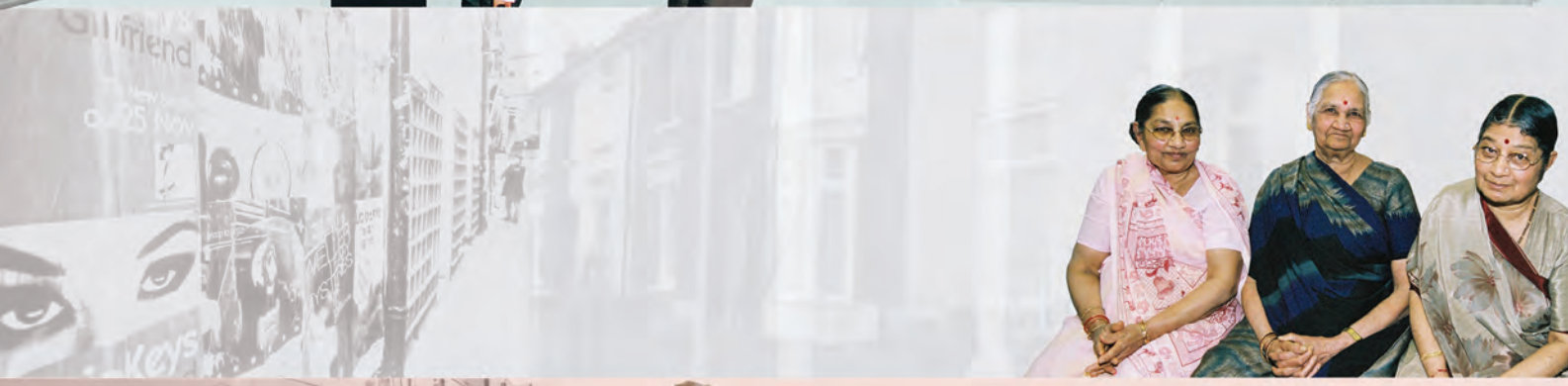
UK Data Archive Study Number 6069 - ACORN Postcode-Level Directory for the United Kingdom, 2007

# acorn

the smarter consumer classification

## user guide



Information CACI Solutions

The ACORN User Guide

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# Welcome to ACORN, CACI's smarter consumer classification

**ACORN is the most powerful consumer targeting tool available on the market today. It combines geography with demographics and lifestyle information, places where people live with their underlying characteristics and behaviour, to create a tool for understanding the different types of people in different areas throughout the country.**

**It enables marketers to understand fully the kind of people buying their goods, using their services or shopping in their stores. Geodemographic targeting also helps marketers pinpoint the people who are most likely to need their products or services, and avoid those who are not.**

ACORN groups the entire UK population into 5 categories, 17 groups and 56 types. By analysing significant social factors and consumer behaviour, it provides precise information and an in-depth understanding of the different types of consumers in every part of the country.

Developed by CACI over 25 years ago, ACORN was the first geodemographic classification in the country. Since then we have built consumer classifications both for the UK and globally, introducing new innovative techniques for targeting consumers. ACORN remains the most respected and reliable consumer classification.

CACI employs a specialist team of people, including a number who worked on the development of the original ACORN, to develop our targeting systems. No other UK company possesses as many experts in developing and using geodemographic classification tools.

The result is the most powerful UK ACORN classification CACI has ever produced. Together with the complete family of CACI targeting systems, it provides the most effective tool for addressing the complexity of consumer markets.

# Using ACORN

ACORN can be used to understand customers, identify profitable prospects, evaluate local markets and plan public resources.

By adding ACORN codes to a customer database, you can increase knowledge of your customers' behaviour and lifestyle. ACORN profiling will give you new insights into your customers and allow you to identify prospects who most resemble your best customers.

ACORN can be used to drive effective customer communication strategies, including targeted direct mail, leaflet distribution and local newspaper advertising.

For local market planning, ACORN can be used to define and analyse the purchasing preferences and lifestyle characteristics of different areas through the UK. This results in a more effective estimation of the demand for your products and services, and a more effective location planning strategy.

Once retailers and suppliers have understood the characteristics and make-up of a neighbourhood, by using ACORN they can make strategic decisions on the format of their branch or store and the range of goods carried:

- Where should I open, close or locate my next store?
- Which products will suit the area?
- How should I allocate my resources?
- What factors can influence my store performance?

As a result of this range of applications, ACORN is widely used in many sectors of business:

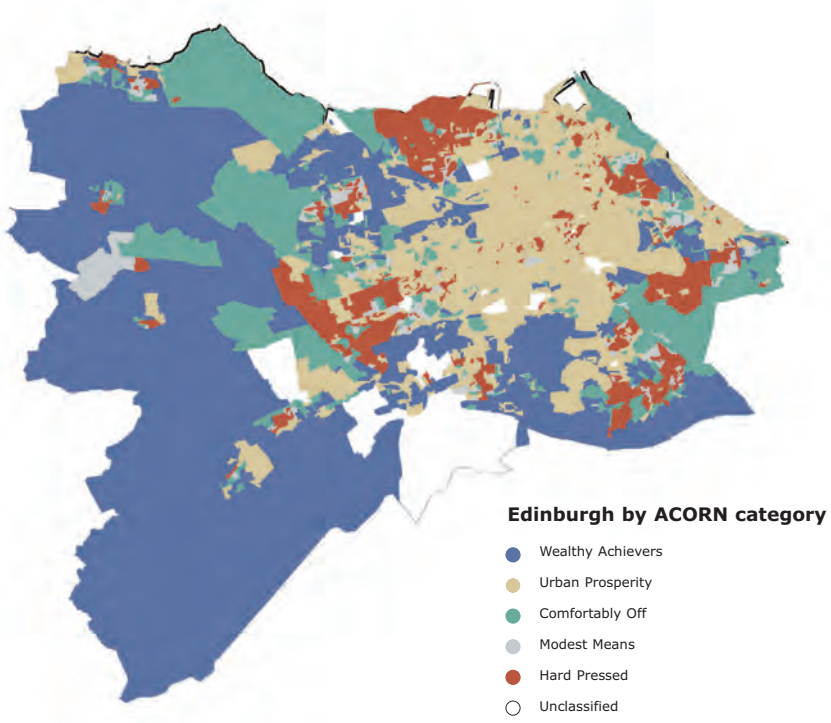
**Financial organisations** use ACORN to understand their customers, cross-sell their product range, set branch targets, predict loyal customers, and plan their network strategy.

**Retailers** use ACORN to locate stores, plan product ranges, assess refurbishments, and target local marketing for stores.

**Media owners** use ACORN to support advertising sales, evaluate sales potential, and develop new markets.

**In FMCG**, ACORN is used to drive customer communication, in-store marketing, ranging and product distribution.

**The Public Sector** uses ACORN to target services to areas of need, and inform policy decisions.



# How ACORN is built

CACI started planning the development of the new ACORN several years before the 2001 Census was available. We had already successfully used a range of additional data sources, including lifestyle surveys, to update the previous version of ACORN. We now wanted to ensure we built the new ACORN using the most robust data from the best available sources. In particular, we wanted to identify additional sources of data that would complement the Census.

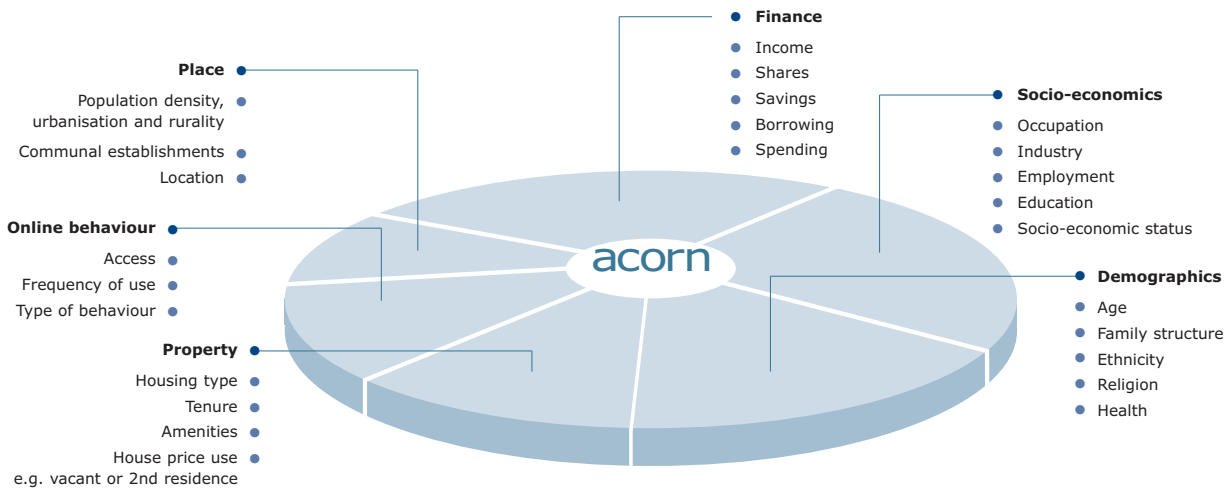
Over 400 variables were used to build ACORN and describe the different ACORN types. Of these variables, 30% were sourced from the 2001 Census. The remainder were derived from CACI's consumer lifestyle databases, which cover all of the UK's 49 million adults and 25 million households.

## The unique two-stage method

CACI employed an innovative two-stage approach to creating the new ACORN. As a first stage CACI classified postcodes in the traditional manner, using a mixture of the Census and our other data sources.

The data inputs into the classification were carefully selected. This included a process of testing each variable's contribution to the power of the classification. We considered the effect of each variable individually, and their use in combination with other variables. This exhaustive testing ensured the ACORN classification was built using data that provided the greatest discrimination and targeting power.

## ACORN data sources

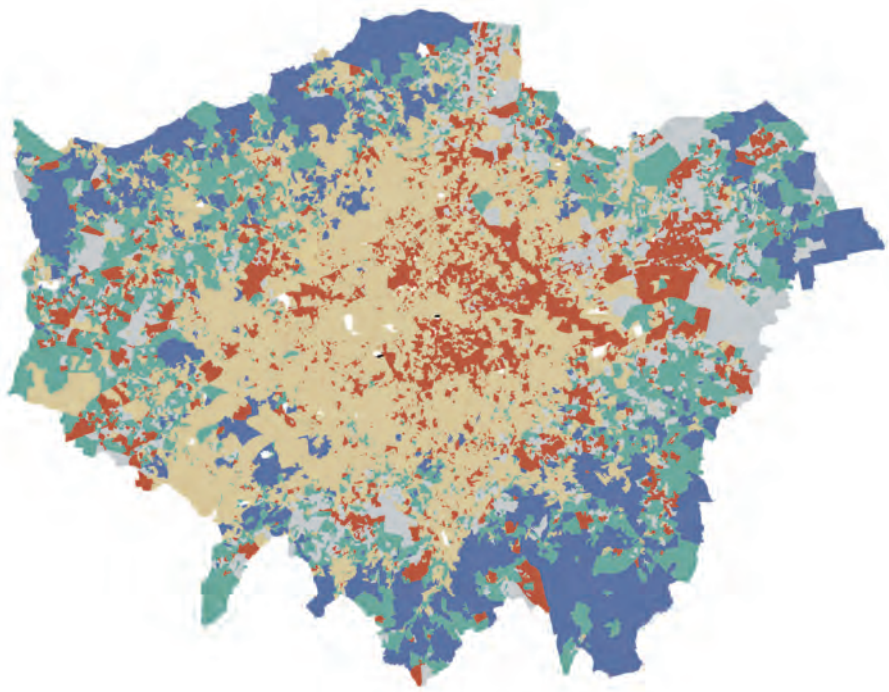


But we didn't stop there. We then took advantage of the fact that, for the first time, the Census office attempted to publish data by geographic areas it believed contained the same kind of households.

We developed a unique second stage which selectively focused extra effort on any postcodes where ACORN might be improved. We used our substantial consumer lifestyle databases to check for subtle differences in areas which the Census office said contained the same kind of people. We then tested whether the postcodes in these areas were truly identical. When all our data sources agreed with the Census we were confident that we had the most accurate possible ACORN code.

When we identified postcodes that were not identical, we used all our additional data and a special set of decision algorithms to refine their ACORN codes.

This unique methodology produced an ACORN classification that gives better discrimination. It also allows ACORN to be updated annually more easily than ever before, maintaining our picture of UK consumers' behaviour as it changes over time.



**London by ACORN category**

- Wealthy Achievers
- Urban Prosperity
- Comfortably Off
- Modest Means
- Hard Pressed
- Unclassified

# The ACORN family

ACORN is part of a family of tools used for targeting UK consumers. The ACORN family includes a range of postcode, household and individual level classifications, both general purpose and market specific.

ACORN classifies the entire population in terms of general lifestyle and demographic behaviour by way of their postcode. This means it is easy to apply and can be used for a huge range of products and services.

Specific regional and sector specific ACORNs include:

**Scottish ACORN** - which provides a classification of postcodes in terms of data specific and relevant to Scotland.

**Northern Irish ACORN** - which adds detail to the UK ACORN classification to address specific features of the province.

**Financial ACORN** - which classifies all of Scotland, Northern Ireland, England and Wales in terms of consumers' financial behaviour, product usage and service preferences.

The ACORN family also includes classifications focusing on specific dimensions.

CACI has created a range of postcode classifications which give the best targeting on single dimensions and are easy to apply. For Example:

- **StreetValue** targets postcodes according to the average house value.

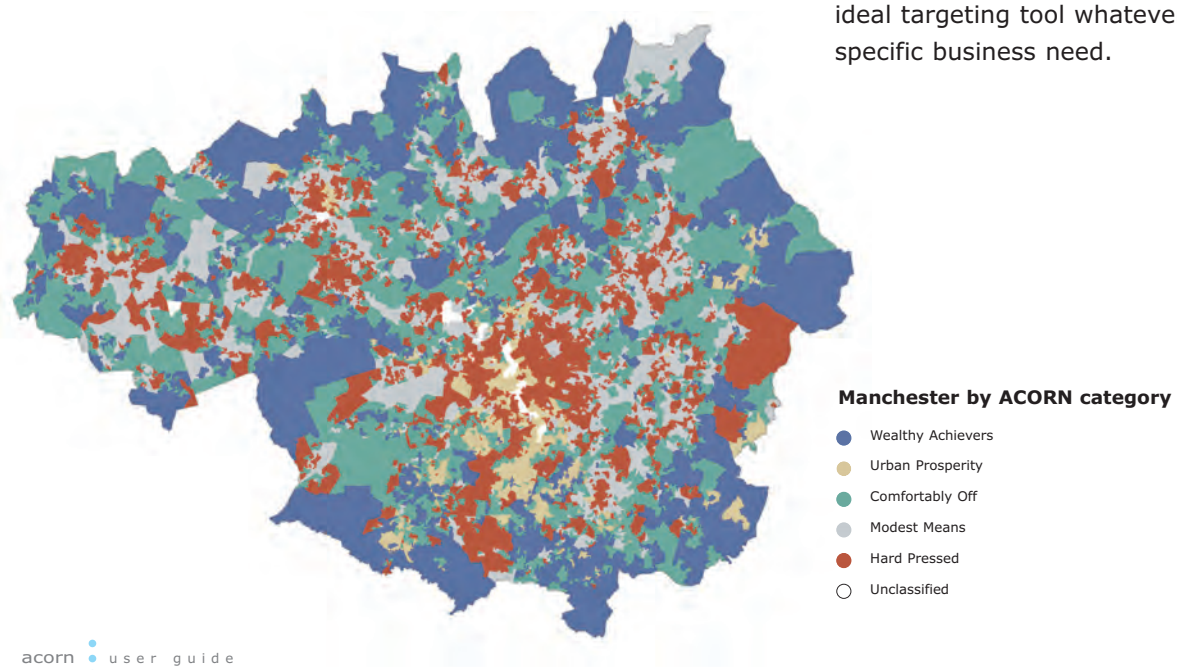
- **PayCheck** targets postcodes according to the average family income.

CACI's Individual level classifications can deliver more accuracy in exchange for a more complex application. Examples are:

- **PeopleUK** is a general purpose individual level classification providing targeting across a wide range of behavioural and purchasing patterns.

- **Ocean** is used to target individual consumers based on over 300 specific lifestyle and demographic attributes.

The wide range provided by the ACORN family means there is an ideal targeting tool whatever your specific business need.



# Experience and quality

ACORN and our family of consumer classifications are an important part of our comprehensive tool-box which includes data, software and consultancy services. All are geared to making your marketing and planning more profitable.

CACI consultants have a real understanding of how our data can enhance your business. Our broad skill base of industry expertise, statistical and technical know-how, and commercial focus ensures our work for you generates real results.

# Understanding ACORN further

To help you understand ACORN further and give you in-depth and up-to-date information, CACI maintain a dedicated ACORN website. The site provides you with an extensive library of product purchasing and consumer behaviour profiles, with a pen portrait illustrating each type.

There is also a detailed explanation of the methodology behind ACORN, and for our long-standing clients, matrices to help convert their old ACORN information into the new types.

Visit www.caci.co.uk/ACORN

# The ACORN Consumer

| Category | % UK Pop | Group | | % UK Pop |
|---|---|---|---|---|
| **Wealthy Achievers** 1 | **25.4%** | **A** | Wealthy Executives | 8.6 |
| | | **B** | Affluent Greys | 7.9 |
| | | **C** | Flourishing Families | 9.0 |
| **Urban Prosperity** 2 | **11.5%** | **D** | Prosperous Professionals | 2.1 |
| | | **E** | Educated Urbanites | 5.5 |
| | | **F** | Aspiring Singles | 3.8 |
| **Comfortably Off** 3 | **27.4%** | **G** | Starting Out | 3.1 |
| | | **H** | Secure Families | 15.5 |
| | | **I** | Settled Suburbia | 6.1 |
| | | **J** | Prudent Pensioners | 2.7 |
| **Moderate Means** 4 | **13.8%** | **K** | Asian Communities | 1.5 |
| | | **L** | Post-Industrial Families | 4.7 |
| | | **M** | Blue-collar Roots | 7.5 |
| **Hard-Pressed** 5 | **21.2%** | **N** | Struggling Families | 13.3 |
| | | **O** | Burdened Singles | 4.2 |
| | | **P** | High-Rise Hardship | 1.6 |
| | | **Q** | Inner City Adversity | 2.1 |
| | | **U** | Unclassified | |

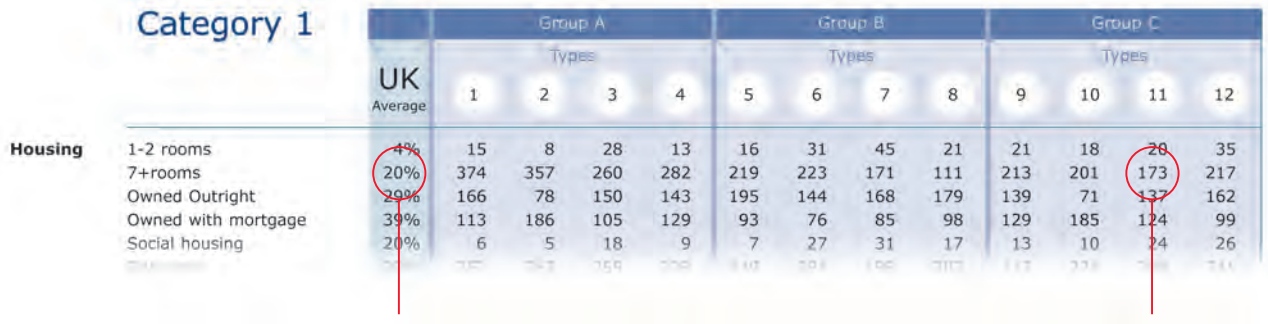
# Classification

| Group | Type | | % UK Pop |
|---|---|---|---|
| **A** | 1 | Wealthy mature professionals, large houses | 2.1 |
| | 2 | Wealthy working families with mortgages | 2.2 |
| | 3 | Villages with wealthy commuters | 2.1 |
| | 4 | Well-off managers, larger houses | 2.2 |
| **B** | 5 | Older affluent professionals | 1.9 |
| | 6 | Farming communities | 1.9 |
| | 7 | Old people, detached homes | 1.9 |
| | 8 | Mature couples, smaller detached homes | 2.1 |
| **C** | 9 | Older families, prosperous suburbs | 2.3 |
| | 10 | Well-off working families with mortgages | 2.6 |
| | 11 | Well-off managers, detached houses | 3.3 |
| | 12 | Large families and houses in rural areas | 0.7 |
| **D** | 13 | Well-off professionals, larger houses and converted flats | 0.8 |
| | 14 | Older professionals in suburban houses and apartments | 1.3 |
| **E** | 15 | Affluent urban professionals, flats | 1.1 |
| | 16 | Prosperous young professionals, flats | 1.0 |
| | 17 | Young educated workers, flats | 0.7 |
| | 18 | Multi-ethnic young, converted flats | 1.1 |
| | 19 | Suburban privately renting professionals | 1.6 |
| **F** | 20 | Student flats and cosmopolitan sharers | 0.6 |
| | 21 | Singles and sharers, multi-ethnic areas | 1.6 |
| | 22 | Low income singles, small rented flats | 1.3 |
| | 23 | Student terraces | 0.4 |
| **G** | 24 | Young couples, flats and terraces | 1.0 |
| | 25 | White-collar singles/sharers, terraces | 2.1 |
| **H** | 26 | Younger white-collar couples with mortgages | 2.2 |
| | 27 | Middle income, home owning areas | 2.4 |
| | 28 | Working families with mortgages | 2.6 |
| | 29 | Mature families in suburban semis | 3.5 |
| | 30 | Established home owning workers | 3.8 |
| | 31 | Home owning Asian family areas | 1.1 |
| **I** | 32 | Retired home owners | 1.1 |
| | 33 | Middle income, older couples | 2.9 |
| | 34 | Lower incomes, older people, semis | 2.1 |
| **J** | 35 | Elderly singles, purpose built flats | 0.8 |
| | 36 | Older people, flats | 1.9 |
| **K** | 37 | Crowded Asian terraces | 0.6 |
| | 38 | Low income Asian families | 1.0 |
| **L** | 39 | Skilled older families, terraces | 2.7 |
| | 40 | Young working families | 2.0 |
| **M** | 41 | Skilled workers, semis and terraces | 2.7 |
| | 42 | Home owning families, terraces | 3.0 |
| | 43 | Older people, rented terraces | 1.8 |
| **N** | 44 | Low income larger families, semis | 3.3 |
| | 45 | Low income, older people, smaller semis | 2.9 |
| | 46 | Low income, routine jobs, terraces and flats | 1.2 |
| | 47 | Low income families, terraced estates | 2.5 |
| | 48 | Families and single parents, semis and terraces | 1.9 |
| | 49 | Large families and single parents, many children | 1.5 |
| **O** | 50 | Single elderly people, council flats | 1.6 |
| | 51 | Single parents and pensioners, council terraces | 1.7 |
| | 52 | Families and single parents, council flats | 1.0 |
| **P** | 53 | Old people, many high-rise flats | 0.7 |
| | 54 | Singles and single parents, high-rise estates | 0.9 |
| **Q** | 55 | Multi-ethnic purpose built estates | 1.1 |
| | 56 | Multi-ethnic, crowded flats | 1.0 |
| | 57 | Mainly communal population | |

# ACORN detailed scores

The following tables show the characteristics of the ACORN types. These characteristics are represented as an index against the UK average for that feature.

## Reading the ACORN detailed score tables



| Category 1 | | UK Average | Group A | | | | Group B | | | | Group C | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Types | | | | Types | | | | Types | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| **Housing** | 1-2 rooms | 4% | 15 | 8 | 28 | 13 | 16 | 31 | 45 | 21 | 21 | 18 | 28 | 35 |
| | 7+rooms | 20% | 374 | 357 | 260 | 282 | 219 | 223 | 171 | 111 | 213 | 201 | 173 | 217 |
| | Owned Outright | 29% | 166 | 78 | 150 | 143 | 195 | 144 | 168 | 179 | 139 | 71 | 137 | 162 |
| | Owned with mortgage | 39% | 113 | 186 | 105 | 129 | 93 | 76 | 85 | 98 | 129 | 185 | 124 | 99 |
| | Social housing | 20% | 6 | 5 | 18 | 9 | 7 | 27 | 31 | 17 | 13 | 10 | 24 | 26 |

This is the UK average. It means 20% of households, in the UK live in properties with 7+ rooms.

These numbers show the relative importance of the variable within an ACORN type. It is an index where 100 is equivalent to the national average. So an index of 173 means this ACORN type has 1.73 times the national average of households with 7+ rooms. This equates to 34.6% of households in this example (20% x 1.73).

# Characteristics of ACORN Types

Represented as an index against the UK average

## Category 1

| | | UK Average | Group A | | | | Group B | | | | Group C | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Types | | | | Types | | | | Types | | | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| **Housing** | 1-2 rooms | 4.0% | 15 | 8 | 28 | 13 | 16 | 31 | 45 | 21 | 21 | 18 | 20 | 35 |
| | 7+ rooms | 20.0% | 374 | 357 | 260 | 282 | 219 | 223 | 171 | 111 | 213 | 201 | 173 | 217 |
| | Owned outright | 29.0% | 166 | 78 | 150 | 143 | 195 | 144 | 168 | 179 | 139 | 71 | 137 | 162 |
| | Owned with mortgage | 39.0% | 113 | 186 | 105 | 129 | 93 | 76 | 85 | 98 | 129 | 185 | 124 | 99 |
| | Social housing | 20.0% | 6 | 5 | 18 | 9 | 7 | 27 | 31 | 17 | 13 | 10 | 24 | 26 |
| | Detached | 23.0% | 352 | 383 | 258 | 339 | 349 | 291 | 199 | 302 | 113 | 274 | 248 | 341 |
| | Semi | 31.0% | 41 | 28 | 80 | 54 | 45 | 71 | 94 | 73 | 198 | 82 | 107 | 50 |
| | Terraced | 26.0% | 12 | 11 | 39 | 14 | 12 | 29 | 51 | 18 | 31 | 39 | 29 | 17 |
| | Flats | 19.0% | 17 | 4 | 26 | 7 | 13 | 12 | 52 | 12 | 25 | 9 | 12 | 4 |
| **Families** | Couple with children | 21.0% | 146 | 225 | 115 | 144 | 91 | 112 | 81 | 86 | 147 | 183 | 126 | 173 |
| | Empty nester | 10.0% | 111 | 100 | 98 | 123 | 100 | 112 | 88 | 106 | 126 | 93 | 120 | 170 |
| | Couple no children | 18.0% | 131 | 127 | 139 | 137 | 131 | 140 | 117 | 128 | 106 | 142 | 132 | 67 |
| | Pensioners (single / couples) | 23.0% | 101 | 33 | 107 | 88 | 153 | 95 | 154 | 148 | 95 | 37 | 97 | 67 |
| | Sharers | 4.0% | 61 | 48 | 67 | 62 | 52 | 81 | 59 | 55 | 78 | 52 | 60 | 94 |
| | Single non-pensioner | 16.0% | 37 | 39 | 64 | 43 | 44 | 67 | 74 | 54 | 48 | 72 | 55 | 52 |
| | Single parent | 7.0% | 31 | 50 | 39 | 39 | 30 | 46 | 43 | 42 | 52 | 65 | 53 | 58 |
| **Education & work** | Degree or equivalent | 20.0% | 206 | 151 | 174 | 139 | 142 | 110 | 139 | 77 | 158 | 121 | 97 | 72 |
| | A-levels or equivalent | 8.0% | 123 | 121 | 110 | 108 | 95 | 90 | 96 | 77 | 117 | 113 | 92 | 100 |
| | No qualifications | 36.0% | 47 | 51 | 63 | 72 | 81 | 94 | 84 | 117 | 64 | 60 | 94 | 120 |
| | Prof. managerial | 8.0% | 246 | 204 | 195 | 167 | 138 | 98 | 128 | 73 | 167 | 158 | 110 | 58 |
| | Lower managerial | 19.0% | 139 | 157 | 135 | 135 | 121 | 97 | 116 | 95 | 139 | 150 | 116 | 94 |
| | Intermediate jobs | 24.0% | 84 | 106 | 100 | 108 | 98 | 138 | 102 | 109 | 100 | 117 | 115 | 142 |
| | Routine jobs | 21.0% | 33 | 58 | 49 | 57 | 53 | 79 | 63 | 93 | 55 | 77 | 86 | 134 |
| | Self-employed | 8.0% | 182 | 118 | 190 | 158 | 147 | 276 | 158 | 116 | 127 | 98 | 131 | 187 |
| | Looking for work | 3.0% | 43 | 48 | 47 | 48 | 48 | 64 | 57 | 60 | 55 | 51 | 57 | 96 |
| | Agricultural workers | 2.0% | 99 | 39 | 229 | 163 | 137 | 1099 | 190 | 149 | 44 | 43 | 147 | 550 |
| **Interests** | Angling | 4.3% | 69 | 80 | 83 | 84 | 88 | 122 | 85 | 100 | 77 | 92 | 99 | 62 |
| | Fashion/ clothes | 0.2% | 89 | 114 | 96 | 106 | 102 | 89 | 79 | 79 | 77 | 110 | 90 | 127 |
| | Cinema | 2.2% | 96 | 112 | 81 | 88 | 70 | 70 | 75 | 59 | 96 | 119 | 80 | 102 |
| | DVDs/ videos | 0.8% | 43 | 56 | 56 | 65 | 56 | 83 | 67 | 77 | 72 | 72 | 71 | 101 |
| | Gardening | 14.5% | 122 | 103 | 128 | 129 | 147 | 148 | 132 | 149 | 107 | 106 | 129 | 84 |
| | Golf | 3.0% | 186 | 166 | 147 | 160 | 161 | 105 | 130 | 127 | 118 | 148 | 131 | 82 |
| | Gambling | 17.8% | 50 | 72 | 57 | 64 | 63 | 67 | 67 | 81 | 73 | 86 | 80 | 45 |
| | Snow Skiing | 0.2% | 344 | 159 | 329 | 228 | 166 | 255 | 166 | 108 | 138 | 141 | 127 | 68 |
| | Theatre/ cultural/ arts | 0.6% | 176 | 100 | 181 | 132 | 153 | 131 | 138 | 94 | 124 | 97 | 110 | 70 |
| **Finance** | Average family income | | 151 | 153 | 130 | 133 | 115 | 100 | 106 | 94 | 127 | 135 | 112 | 102 |
| | Credit card balance £2000+ | 11.9% | 122 | 139 | 115 | 116 | 118 | 109 | 129 | 104 | 136 | 129 | 95 | 103 |
| | Always pays credit card in full | 31.7% | 173 | 150 | 146 | 155 | 157 | 121 | 134 | 127 | 132 | 132 | 130 | 103 |
| | Have Private Health Care | 9.4% | 145 | 97 | 125 | 116 | 127 | 138 | 114 | 113 | 99 | 86 | 107 | 117 |
| | Have Life Assurance | 30.6% | 93 | 103 | 96 | 95 | 92 | 101 | 94 | 96 | 94 | 107 | 99 | 118 |
| | Have ISA | 11.7% | 160 | 141 | 139 | 147 | 154 | 122 | 131 | 131 | 129 | 132 | 131 | 114 |
| | Have loan | 19.0% | 64 | 107 | 75 | 78 | 66 | 84 | 74 | 74 | 88 | 118 | 89 | 116 |
| | Have mortgage | 33.0% | 113 | 166 | 108 | 125 | 105 | 85 | 96 | 102 | 122 | 170 | 124 | 90 |
| | Have unit trusts | 1.8% | 277 | 191 | 205 | 213 | 227 | 131 | 177 | 146 | 167 | 156 | 165 | 142 |
| **Holidays** | 2+ holidays per year | 34.1% | 167 | 147 | 140 | 139 | 130 | 90 | 117 | 106 | 124 | 129 | 120 | 84 |
| | Activity outdoor sports | 2.1% | 183 | 106 | 174 | 129 | 132 | 133 | 141 | 92 | 122 | 106 | 89 | 86 |
| | Holiday in UK Ireland | 21.0% | 90 | 86 | 103 | 104 | 110 | 121 | 106 | 112 | 99 | 93 | 109 | 119 |
| | Holiday in USA or Canada | 4.9% | 146 | 174 | 105 | 115 | 121 | 67 | 99 | 96 | 100 | 160 | 112 | 112 |
| **Internet & Telecomms** | Contract mobile phones | 23.6% | 159 | 159 | 138 | 137 | 109 | 111 | 102 | 82 | 119 | 143 | 111 | 105 |
| | Mobile bill £30+ | 10.2% | 126 | 129 | 109 | 105 | 75 | 84 | 77 | 60 | 101 | 120 | 88 | 125 |
| | IBM compatible PC at home | 60.0% | 136 | 138 | 121 | 128 | 118 | 112 | 107 | 101 | 119 | 129 | 116 | 111 |
| | Buy gifts online | 21.2% | 132 | 121 | 129 | 127 | 108 | 143 | 150 | 121 | 98 | 128 | 124 | 101 |
| **Media** | Have digital cable TV | 13.5% | 69 | 85 | 41 | 61 | 46 | 3 | 41 | 51 | 118 | 95 | 62 | 51 |
| | Have satellite digital TV | 23.9% | 114 | 155 | 100 | 122 | 109 | 121 | 97 | 111 | 87 | 147 | 121 | 133 |
| | Daily Express | 3.7% | 98 | 120 | 109 | 132 | 147 | 100 | 132 | 153 | 130 | 116 | 138 | 75 |
| | The Sun | 13.7% | 21 | 49 | 37 | 40 | 34 | 55 | 48 | 76 | 52 | 71 | 71 | 65 |
| | Telegraph | 3.6% | 403 | 146 | 313 | 259 | 308 | 191 | 254 | 141 | 178 | 98 | 151 | 83 |
| | The Guardian | 2.0% | 160 | 79 | 159 | 106 | 110 | 96 | 123 | 58 | 164 | 62 | 78 | 63 |
| | The Sunday Times | 4.8% | 379 | 191 | 263 | 222 | 202 | 140 | 173 | 83 | 180 | 122 | 121 | 107 |
| | Financial Times | 0.3% | 348 | 153 | 207 | 172 | 154 | 101 | 133 | 63 | 141 | 96 | 90 | 90 |

100 = UK Average

# Characteristics of ACORN Types

Represented as an index against the UK average

## Category 2

| | | UK Average | Group D | | | Group E | | | | Group C | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Types | | | Types | | | | Types | | | |
| | | | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| **Housing** | 1-2 rooms | 4.0% | 83 | 93 | 210 | 524 | 662 | 391 | 246 | 218 | 192 | 309 | 81 |
| | 7+ rooms | 20.0% | 231 | 158 | 102 | 33 | 18 | 45 | 57 | 98 | 51 | 43 | 131 |
| | Owned outright | 29.0% | 119 | 130 | 86 | 62 | 45 | 44 | 87 | 64 | 68 | 68 | 39 |
| | Owned with mortgage | 39.0% | 114 | 107 | 93 | 72 | 82 | 71 | 96 | 76 | 94 | 76 | 42 |
| | Social housing | 20.0% | 20 | 25 | 52 | 71 | 91 | 156 | 44 | 64 | 118 | 101 | 61 |
| | Detached | 23.0% | 47 | 103 | 16 | 5 | 6 | 8 | 25 | 17 | 16 | 19 | 29 |
| | Semi | 31.0% | 102 | 98 | 37 | 8 | 8 | 20 | 33 | 41 | 53 | 34 | 84 |
| | Terraced | 26.0% | 140 | 75 | 123 | 28 | 20 | 61 | 67 | 148 | 185 | 70 | 200 |
| | Flats | 19.0% | 110 | 131 | 264 | 442 | 451 | 375 | 330 | 217 | 158 | 311 | 78 |
| **Families** | Couple with children | 21.0% | 133 | 94 | 74 | 33 | 21 | 53 | 44 | 61 | 87 | 48 | 153 |
| | Empty nester | 10.0% | 84 | 76 | 59 | 30 | 23 | 59 | 41 | 55 | 98 | 56 | 42 |
| | Couple no children | 18.0% | 99 | 111 | 108 | 110 | 89 | 81 | 112 | 82 | 68 | 85 | 83 |
| | Pensioners (single / couples) | 23.0% | 71 | 111 | 58 | 56 | 62 | 56 | 87 | 58 | 65 | 101 | 28 |
| | Sharers | 4.0% | 229 | 113 | 356 | 348 | 209 | 344 | 202 | 517 | 238 | 126 | 650 |
| | Single non-pensioner | 16.0% | 91 | 116 | 162 | 254 | 320 | 200 | 218 | 164 | 134 | 208 | 65 |
| | Single parent | 7.0% | 55 | 51 | 59 | 43 | 57 | 116 | 51 | 89 | 152 | 100 | 65 |
| **Education & work** | Degree or equivalent | 20.0% | 264 | 205 | 283 | 302 | 173 | 208 | 220 | 154 | 133 | 86 | 104 |
| | A-levels or equivalent | 8.0% | 145 | 121 | 136 | 142 | 171 | 139 | 141 | 295 | 122 | 112 | 417 |
| | No qualifications | 36.0% | 37 | 53 | 38 | 32 | 53 | 66 | 46 | 52 | 92 | 99 | 39 |
| | Prof. managerial | 8.0% | 264 | 213 | 279 | 299 | 140 | 166 | 227 | 110 | 100 | 68 | 86 |
| | Lower managerial | 19.0% | 152 | 147 | 163 | 165 | 124 | 134 | 153 | 91 | 105 | 92 | 96 |
| | Intermediate jobs | 24.0% | 72 | 88 | 73 | 69 | 89 | 81 | 87 | 68 | 92 | 105 | 74 |
| | Routine jobs | 21.0% | 36 | 47 | 37 | 34 | 71 | 62 | 48 | 61 | 84 | 113 | 55 |
| | Self-employed | 8.0% | 150 | 139 | 151 | 145 | 74 | 108 | 114 | 70 | 84 | 96 | 33 |
| | Looking for work | 3.0% | 67 | 62 | 96 | 114 | 140 | 157 | 84 | 108 | 150 | 157 | 73 |
| | Agricultural workers | 2.0% | 20 | 47 | 17 | 13 | 28 | 18 | 26 | 32 | 20 | 57 | 32 |
| **Interests** | Angling | 4.3% | 46 | 61 | 43 | 49 | 85 | 64 | 69 | 80 | 83 | 104 | 106 |
| | Fashion/ clothes | 0.2% | 90 | 97 | 96 | 118 | 134 | 108 | 114 | 75 | 135 | 96 | 110 |
| | Cinema | 2.2% | 134 | 120 | 148 | 190 | 201 | 156 | 171 | 123 | 141 | 125 | 121 |
| | DVDs/ videos | 0.8% | 55 | 75 | 67 | 64 | 104 | 117 | 97 | 101 | 145 | 146 | 65 |
| | Gardening | 14.5% | 68 | 86 | 42 | 28 | 36 | 38 | 47 | 50 | 62 | 69 | 46 |
| | Golf | 3.0% | 78 | 116 | 53 | 58 | 84 | 40 | 100 | 60 | 46 | 93 | 73 |
| | Gambling | 17.8% | 51 | 65 | 49 | 50 | 94 | 82 | 76 | 83 | 98 | 120 | 87 |
| | Snow Skiing | 0.2% | 222 | 205 | 217 | 245 | 154 | 118 | 190 | 93 | 45 | 90 | 114 |
| | Theatre/ cultural/ arts | 0.6% | 223 | 179 | 238 | 243 | 135 | 163 | 164 | 104 | 106 | 106 | 45 |
| **Finance** | Average family income | | 143 | 126 | 143 | 140 | 99 | 118 | 118 | 97 | 102 | 84 | 100 |
| | Credit card balance £2000+ | 11.9% | 133 | 129 | 122 | 132 | 99 | 127 | 122 | 71 | 114 | 95 | 86 |
| | Always pays credit card in full | 31.7% | 141 | 134 | 124 | 122 | 87 | 90 | 111 | 89 | 88 | 77 | 84 |
| | Have Private Health Care | 9.4% | 98 | 108 | 112 | 115 | 69 | 93 | 107 | 87 | 107 | 94 | 57 |
| | Have Life Assurance | 30.6% | 87 | 89 | 91 | 80 | 87 | 85 | 95 | 99 | 81 | 106 | 99 |
| | Have ISA | 11.7% | 130 | 129 | 119 | 117 | 84 | 79 | 116 | 92 | 83 | 82 | 84 |
| | Have loan | 19.0% | 83 | 86 | 92 | 101 | 130 | 116 | 112 | 122 | 115 | 119 | 168 |
| | Have mortgage | 33.0% | 106 | 104 | 76 | 57 | 77 | 53 | 84 | 60 | 72 | 75 | 23 |
| | Have unit trusts | 1.8% | 182 | 168 | 143 | 151 | 80 | 85 | 134 | 95 | 81 | 61 | 94 |
| **Holidays** | 2+ holidays per year | 34.1% | 157 | 135 | 167 | 179 | 121 | 131 | 140 | 104 | 99 | 88 | 86 |
| | Activity outdoor sports | 2.1% | 164 | 156 | 237 | 199 | 163 | 144 | 182 | 150 | 110 | 101 | 128 |
| | Holiday in UK Ireland | 21.0% | 84 | 88 | 61 | 51 | 80 | 65 | 74 | 90 | 68 | 97 | 103 |
| | Holiday in USA or Canada | 4.9% | 126 | 109 | 112 | 124 | 95 | 127 | 123 | 88 | 112 | 94 | 141 |
| **Internet & Telecomms** | Contract mobile phones | 23.6% | 161 | 136 | 199 | 214 | 143 | 178 | 170 | 134 | 140 | 93 | 154 |
| | Mobile bill £30+ | 10.2% | 160 | 126 | 259 | 299 | 177 | 251 | 209 | 162 | 178 | 112 | 185 |
| | IBM compatible PC at home | 60.0% | 129 | 115 | 119 | 117 | 98 | 107 | 111 | 111 | 104 | 85 | 124 |
| | Buy gifts online | 21.2% | 140 | 113 | 71 | 127 | 82 | 94 | 108 | 62 | 81 | 92 | 147 |
| **Media** | Have digital cable TV | 13.5% | 146 | 100 | 135 | 104 | 100 | 106 | 100 | 149 | 137 | 97 | 135 |
| | Have satellite digital TV | 23.9% | 56 | 66 | 45 | 26 | 43 | 52 | 43 | 58 | 83 | 66 | 102 |
| | Daily Express | 3.7% | 63 | 100 | 43 | 35 | 70 | 43 | 75 | 59 | 55 | 89 | 55 |
| | The Sun | 13.7% | 31 | 41 | 42 | 36 | 73 | 76 | 58 | 74 | 108 | 114 | 96 |
| | Telegraph | 3.6% | 179 | 212 | 149 | 133 | 63 | 70 | 132 | 68 | 50 | 54 | 64 |
| | The Guardian | 2.0% | 514 | 255 | 551 | 512 | 256 | 509 | 253 | 342 | 259 | 82 | 214 |
| | The Sunday Times | 4.8% | 342 | 244 | 374 | 371 | 145 | 214 | 221 | 154 | 114 | 64 | 117 |
| | Financial Times | 0.3% | 433 | 218 | 601 | 908 | 179 | 362 | 256 | 153 | 189 | 69 | 166 |

100 = UK Average

# Characteristics of ACORN Types

Represented as an index against the UK average

## Category 3

| | | UK Average | Group G | | Group H | | | | | | Group I | | | Group J | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Types | | Types | | | | | | Types | | | Types | |
| | | | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 |
| **Housing** | 1-2 rooms | 4.0% | 193 | 75 | 60 | 39 | 19 | 16 | 28 | 71 | 43 | 20 | 55 | 239 | 135 |
| | 7+ rooms | 20.0% | 31 | 71 | 76 | 141 | 93 | 109 | 64 | 89 | 57 | 91 | 64 | 52 | 95 |
| | Owned outright | 29.0% | 62 | 95 | 64 | 116 | 83 | 139 | 118 | 115 | 223 | 166 | 132 | 152 | 119 |
| | Owned with mortgage | 39.0% | 151 | 121 | 176 | 121 | 167 | 132 | 126 | 119 | 63 | 109 | 92 | 57 | 90 |
| | Social housing | 20.0% | 36 | 29 | 20 | 44 | 27 | 16 | 48 | 34 | 17 | 19 | 84 | 77 | 73 |
| | Detached | 23.0% | 38 | 19 | 107 | 141 | 110 | 56 | 60 | 30 | 188 | 109 | 96 | 37 | 72 |
| | Semi | 31.0% | 83 | 40 | 126 | 115 | 191 | 248 | 218 | 171 | 113 | 205 | 164 | 32 | 90 |
| | Terraced | 26.0% | 134 | 277 | 110 | 98 | 55 | 29 | 53 | 116 | 19 | 30 | 62 | 48 | 83 |
| | Flats | 19.0% | 157 | 55 | 42 | 32 | 10 | 15 | 24 | 51 | 29 | 17 | 50 | 343 | 161 |
| **Families** | Couple with children | 21.0% | 76 | 78 | 128 | 114 | 172 | 133 | 118 | 130 | 43 | 96 | 78 | 28 | 71 |
| | Empty nester | 10.0% | 50 | 69 | 69 | 103 | 131 | 141 | 129 | 138 | 74 | 120 | 101 | 39 | 76 |
| | Couple no children | 18.0% | 133 | 115 | 148 | 125 | 119 | 109 | 112 | 67 | 109 | 120 | 105 | 68 | 95 |
| | Pensioners (single / couples) | 23.0% | 55 | 75 | 44 | 96 | 47 | 98 | 95 | 70 | 215 | 134 | 149 | 225 | 143 |
| | Sharers | 4.0% | 81 | 212 | 69 | 71 | 59 | 67 | 64 | 201 | 43 | 52 | 54 | 68 | 85 |
| | Single non-pensioner | 16.0% | 212 | 150 | 134 | 84 | 61 | 51 | 69 | 65 | 62 | 58 | 79 | 126 | 119 |
| | Single parent | 7.0% | 85 | 88 | 83 | 68 | 88 | 62 | 86 | 88 | 29 | 50 | 70 | 37 | 65 |
| **Education & work** | Degree or equivalent | 20.0% | 103 | 165 | 108 | 116 | 74 | 88 | 56 | 125 | 65 | 78 | 60 | 127 | 115 |
| | A-levels or equivalent | 8.0% | 117 | 137 | 114 | 97 | 99 | 93 | 77 | 123 | 60 | 79 | 71 | 104 | 101 |
| | No qualifications | 36.0% | 69 | 66 | 64 | 86 | 87 | 95 | 119 | 90 | 146 | 113 | 129 | 94 | 90 |
| | Prof. managerial | 8.0% | 116 | 150 | 133 | 124 | 85 | 95 | 59 | 105 | 56 | 79 | 58 | 111 | 109 |
| | Lower managerial | 19.0% | 136 | 137 | 143 | 122 | 113 | 114 | 86 | 99 | 75 | 100 | 82 | 109 | 114 |
| | Intermediate jobs | 24.0% | 123 | 99 | 123 | 112 | 124 | 117 | 113 | 100 | 92 | 110 | 104 | 90 | 105 |
| | Routine jobs | 21.0% | 100 | 76 | 91 | 84 | 117 | 88 | 130 | 84 | 87 | 94 | 116 | 65 | 81 |
| | Self-employed | 8.0% | 80 | 100 | 87 | 132 | 87 | 97 | 81 | 102 | 92 | 95 | 91 | 114 | 123 |
| | Looking for work | 3.0% | 75 | 83 | 59 | 62 | 68 | 61 | 82 | 110 | 58 | 58 | 78 | 83 | 81 |
| | Agricultural workers | 2.0% | 48 | 41 | 48 | 131 | 53 | 42 | 61 | 18 | 112 | 70 | 117 | 59 | 76 |
| **Interests** | Angling | 4.3% | 93 | 70 | 101 | 98 | 112 | 93 | 111 | 72 | 98 | 95 | 99 | 78 | 86 |
| | Fashion/ clothes | 0.2% | 98 | 100 | 133 | 86 | 103 | 86 | 105 | 130 | 44 | 76 | 72 | 77 | 94 |
| | Cinema | 2.2% | 143 | 139 | 131 | 90 | 100 | 84 | 83 | 131 | 51 | 66 | 72 | 98 | 99 |
| | DVDs/ videos | 0.8% | 98 | 83 | 85 | 77 | 78 | 76 | 92 | 166 | 98 | 82 | 90 | 135 | 110 |
| | Gardening | 14.5% | 90 | 76 | 99 | 115 | 105 | 112 | 111 | 67 | 160 | 130 | 126 | 73 | 94 |
| | Golf | 3.0% | 116 | 78 | 131 | 108 | 118 | 109 | 94 | 57 | 113 | 115 | 96 | 121 | 101 |
| | Gambling | 17.8% | 105 | 79 | 98 | 84 | 100 | 91 | 105 | 90 | 94 | 92 | 103 | 96 | 92 |
| | Snow Skiing | 0.2% | 81 | 142 | 120 | 143 | 93 | 75 | 42 | 47 | 64 | 68 | 56 | 110 | 99 |
| | Theatre/ cultural/ arts | 0.6% | 104 | 135 | 90 | 114 | 72 | 88 | 73 | 78 | 93 | 89 | 82 | 191 | 142 |
| **Finance** | Average family income | | 111 | 110 | 123 | 108 | 113 | 108 | 93 | 107 | 77 | 95 | 84 | 84 | 96 |
| | Credit card balance £2000+ | 11.9% | 122 | 109 | 142 | 107 | 124 | 111 | 97 | 135 | 92 | 99 | 82 | 86 | 140 |
| | Always pays credit card in full | 31.7% | 97 | 100 | 109 | 111 | 107 | 116 | 94 | 110 | 112 | 116 | 95 | 108 | 105 |
| | Have Private Health Care | 9.4% | 102 | 84 | 82 | 95 | 91 | 92 | 94 | 114 | 108 | 107 | 96 | 123 | 108 |
| | Have Life Assurance | 30.6% | 119 | 101 | 108 | 98 | 106 | 98 | 102 | 86 | 100 | 94 | 101 | 99 | 99 |
| | Have ISA | 11.7% | 94 | 102 | 106 | 113 | 108 | 120 | 105 | 103 | 117 | 124 | 101 | 111 | 103 |
| | Have loan | 19.0% | 139 | 112 | 134 | 98 | 121 | 96 | 102 | 97 | 63 | 81 | 88 | 72 | 91 |
| | Have mortgage | 33.0% | 143 | 114 | 164 | 116 | 150 | 123 | 121 | 94 | 73 | 107 | 94 | 62 | 91 |
| | Have unit trusts | 1.8% | 92 | 97 | 111 | 118 | 110 | 133 | 93 | 119 | 115 | 132 | 94 | 114 | 108 |
| **Holidays** | 2+ holidays per year | 34.1% | 104 | 118 | 113 | 108 | 103 | 109 | 92 | 101 | 91 | 106 | 90 | 107 | 103 |
| | Activity outdoor sports | 2.1% | 104 | 148 | 131 | 123 | 83 | 88 | 82 | 95 | 55 | 79 | 77 | 100 | 113 |
| | Holiday in UK Ireland | 21.0% | 96 | 96 | 93 | 113 | 99 | 104 | 109 | 104 | 63 | 116 | 108 | 98 | 98 |
| | Holiday in USA or Canada | 4.9% | 122 | 102 | 129 | 104 | 126 | 107 | 102 | 95 | 87 | 101 | 79 | 100 | 90 |
| **Internet & Telecomms** | Contract mobile phones | 23.6% | 139 | 136 | 144 | 109 | 108 | 197 | 83 | 134 | 56 | 79 | 72 | 180 | 98 |
| | Mobile bill £30+ | 10.2% | 146 | 145 | 136 | 94 | 97 | 84 | 77 | 152 | 40 | 64 | 63 | 80 | 96 |
| | IBM compatible PC at home | 60.0% | 102 | 109 | 115 | 107 | 114 | 108 | 97 | 113 | 74 | 96 | 86 | 78 | 96 |
| | Buy gifts online | 21.2% | 113 | 121 | 115 | 90 | 113 | 96 | 99 | 93 | 84 | 86 | 90 | 114 | 119 |
| **Media** | Have digital cable TV | 13.5% | 122 | 128 | 109 | 58 | 129 | 141 | 117 | 141 | 49 | 93 | 69 | 49 | 80 |
| | Have satellite digital TV | 23.9% | 101 | 72 | 128 | 108 | 131 | 94 | 109 | 100 | 86 | 98 | 100 | 49 | 77 |
| | Daily Express | 3.7% | 89 | 81 | 96 | 118 | 111 | 144 | 114 | 80 | 159 | 158 | 119 | 143 | 113 |
| | The Sun | 13.7% | 109 | 75 | 95 | 82 | 108 | 83 | 120 | 84 | 94 | 87 | 113 | 60 | 80 |
| | Telegraph | 3.6% | 58 | 100 | 70 | 129 | 57 | 96 | 53 | 85 | 112 | 98 | 69 | 186 | 133 |
| | The Guardian | 2.0% | 72 | 261 | 61 | 109 | 43 | 81 | 45 | 158 | 41 | 59 | 45 | 95 | 117 |
| | The Sunday Times | 4.8% | 81 | 151 | 94 | 118 | 60 | 83 | 44 | 141 | 51 | 68 | 51 | 112 | 112 |
| | Financial Times | 0.3% | 72 | 118 | 80 | 88 | 49 | 68 | 36 | 231 | 49 | 55 | 43 | 113 | 92 |

100 = UK Average

# Characteristics of ACORN Types

Represented as an index against the UK average

## Category 4

| | | UK Average | Group K Types 37 | Group K Types 38 | Group L Types 39 | Group L Types 40 | Group M Types 41 | Group M Types 42 | Group M Types 43 |
|---|---|---|---|---|---|---|---|---|---|
| **Housing** | 1-2 rooms | 4.0% | 117 | 136 | 30 | 38 | 56 | 48 | 129 |
| | 7+ rooms | 20.0% | 114 | 63 | 81 | 44 | 63 | 44 | 36 |
| | Owned outright | 29.0% | 106 | 92 | 108 | 60 | 101 | 107 | 80 |
| | Owned with mortgage | 39.0% | 81 | 81 | 140 | 119 | 114 | 114 | 84 |
| | Social housing | 20.0% | 87 | 110 | 25 | 141 | 75 | 40 | 132 |
| | Detached | 23.0% | 27 | 23 | 26 | 20 | 47 | 14 | 18 |
| | Semi | 31.0% | 58 | 54 | 75 | 67 | 112 | 32 | 49 |
| | Terraced | 26.0% | 239 | 248 | 258 | 271 | 172 | 317 | 231 |
| | Flats | 19.0% | 69 | 69 | 23 | 28 | 51 | 24 | 101 |
| **Families** | Couple with children | 21.0% | 163 | 126 | 133 | 131 | 100 | 98 | 65 |
| | Empty nester | 10.0% | 86 | 97 | 120 | 137 | 107 | 99 | 84 |
| | Couple no children | 18.0% | 34 | 49 | 103 | 88 | 104 | 96 | 81 |
| | Pensioners (single / couples) | 23.0% | 39 | 57 | 76 | 63 | 99 | 85 | 122 |
| | Sharers | 4.0% | 242 | 185 | 104 | 90 | 77 | 93 | 87 |
| | Single non-pensioner | 16.0% | 57 | 95 | 76 | 71 | 98 | 119 | 142 |
| | Single parent | 7.0% | 123 | 162 | 94 | 168 | 105 | 134 | 121 |
| **Education & work** | Degree or equivalent | 20.0% | 65 | 73 | 81 | 42 | 64 | 52 | 57 |
| | A-levels or equivalent | 8.0% | 141 | 103 | 100 | 75 | 82 | 83 | 81 |
| | No qualifications | 36.0% | 135 | 132 | 93 | 122 | 114 | 120 | 128 |
| | Prof. managerial | 8.0% | 39 | 46 | 86 | 45 | 64 | 45 | 47 |
| | Lower managerial | 19.0% | 39 | 53 | 109 | 72 | 90 | 75 | 73 |
| | Intermediate jobs | 24.0% | 63 | 74 | 118 | 105 | 111 | 103 | 97 |
| | Routine jobs | 21.0% | 99 | 117 | 103 | 156 | 126 | 147 | 134 |
| | Self-employed | 8.0% | 64 | 62 | 94 | 64 | 87 | 65 | 66 |
| | Looking for work | 3.0% | 191 | 193 | 77 | 120 | 93 | 125 | 140 |
| | Agricultural workers | 2.0% | 13 | 17 | 44 | 57 | 71 | 43 | 50 |
| **Interests** | Angling | 4.3% | 83 | 90 | 101 | 125 | 111 | 98 | 99 |
| | Fashion/ clothes | 0.2% | 171 | 135 | 107 | 90 | 85 | 100 | 91 |
| | Cinema | 2.2% | 99 | 120 | 104 | 96 | 95 | 98 | 94 |
| | DVDs/ videos | 0.8% | 185 | 212 | 86 | 124 | 102 | 112 | 118 |
| | Gardening | 14.5% | 46 | 57 | 94 | 98 | 101 | 78 | 85 |
| | Golf | 3.0% | 31 | 35 | 93 | 90 | 92 | 74 | 80 |
| | Gambling | 17.8% | 86 | 108 | 99 | 124 | 108 | 114 | 116 |
| | Snow Skiing | 0.2% | 16 | 19 | 62 | 48 | 55 | 41 | 37 |
| | Theatre/ cultural/ arts | 0.6% | 38 | 45 | 84 | 53 | 71 | 65 | 78 |
| **Finance** | Average family income | | 78 | 80 | 106 | 88 | 91 | 83 | 79 |
| | Credit card balance £2000+ | 11.9% | 69 | 72 | 116 | 93 | 98 | 76 | 77 |
| | Always pays credit card in full | 31.7% | 82 | 74 | 97 | 71 | 85 | 76 | 73 |
| | Have Private Health Care | 9.4% | 77 | 91 | 94 | 88 | 95 | 86 | 87 |
| | Have Life Assurance | 30.6% | 57 | 84 | 104 | 110 | 102 | 106 | 107 |
| | Have ISA | 11.7% | 59 | 63 | 100 | 71 | 88 | 85 | 75 |
| | Have loan | 19.0% | 88 | 101 | 115 | 128 | 109 | 118 | 109 |
| | Have mortgage | 33.0% | 60 | 63 | 131 | 109 | 114 | 113 | 92 |
| | Have unit trusts | 1.8% | 58 | 57 | 87 | 53 | 75 | 64 | 60 |
| **Holidays** | 2+ holidays per year | 34.1% | 70 | 73 | 95 | 71 | 87 | 83 | 82 |
| | Activity outdoor sports | 2.1% | 91 | 74 | 85 | 84 | 79 | 74 | 88 |
| | Holiday in UK Ireland | 21.0% | 68 | 69 | 96 | 103 | 106 | 102 | 104 |
| | Holiday in USA or Canada | 4.9% | 52 | 61 | 112 | 98 | 95 | 90 | 87 |
| **Internet & Telecomms** | Contract mobile phones | 23.6% | 115 | 104 | 108 | 83 | 89 | 81 | 75 |
| | Mobile bill £30+ | 10.2% | 146 | 133 | 107 | 94 | 89 | 87 | 85 |
| | IBM compatible PC at home | 60.0% | 92 | 88 | 107 | 96 | 93 | 87 | 82 |
| | Buy gifts online | 21.2% | 67 | 57 | 95 | 105 | 100 | 78 | 89 |
| **Media** | Have digital cable TV | 13.5% | 102 | 127 | 148 | 144 | 103 | 121 | 116 |
| | Have satellite digital TV | 23.9% | 121 | 103 | 99 | 119 | 108 | 113 | 87 |
| | Daily Express | 3.7% | 42 | 49 | 99 | 65 | 94 | 80 | 85 |
| | The Sun | 13.7% | 76 | 103 | 113 | 162 | 126 | 124 | 124 |
| | Telegraph | 3.6% | 93 | 59 | 65 | 27 | 50 | 40 | 38 |
| | The Guardian | 2.0% | 94 | 100 | 94 | 33 | 57 | 56 | 64 |
| | The Sunday Times | 4.8% | 65 | 56 | 69 | 28 | 50 | 36 | 42 |
| | Financial Times | 0.3% | 133 | 118 | 71 | 31 | 39 | 36 | 40 |

100 = UK Average

# Characteristics of ACORN Types

Represented as an index against the UK average

## Category 5

| | | | Group N | | | | | | Group O | | | Group P | | Group Q | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Types | | | | | | Types | | | Types | | Types | |
| | | UK Average | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 |
| **Housing** | 1-2 rooms | 4.0% | 34 | 78 | 106 | 60 | 64 | 45 | 200 | 125 | 184 | 419 | 316 | 451 | 342 |
| | 7+ rooms | 20.0% | 54 | 38 | 22 | 30 | 29 | 39 | 26 | 22 | 13 | 12 | 11 | 16 | 23 |
| | Owned outright | 29.0% | 72 | 68 | 48 | 58 | 32 | 29 | 52 | 36 | 24 | 25 | 24 | 22 | 21 |
| | Owned with mortgage | 39.0% | 91 | 73 | 84 | 77 | 44 | 56 | 50 | 43 | 39 | 20 | 29 | 33 | 34 |
| | Social housing | 20.0% | 183 | 221 | 228 | 222 | 332 | 315 | 278 | 324 | 343 | 370 | 356 | 340 | 342 |
| | Detached | 23.0% | 40 | 32 | 23 | 19 | 23 | 27 | 27 | 18 | 11 | 9 | 8 | 5 | 8 |
| | Semi | 31.0% | 203 | 174 | 92 | 72 | 160 | 126 | 84 | 82 | 41 | 20 | 21 | 11 | 17 |
| | Terraced | 26.0% | 84 | 75 | 169 | 253 | 119 | 180 | 91 | 176 | 49 | 34 | 40 | 36 | 53 |
| | Flats | 19.0% | 35 | 99 | 119 | 43 | 76 | 45 | 223 | 129 | 370 | 421 | 413 | 437 | 401 |
| **Families** | Couple with children | 21.0% | 117 | 81 | 96 | 91 | 98 | 131 | 47 | 62 | 74 | 13 | 36 | 52 | 86 |
| | Empty nester | 10.0% | 140 | 114 | 114 | 132 | 118 | 125 | 74 | 101 | 94 | 38 | 61 | 70 | 92 |
| | Couple no children | 18.0% | 80 | 76 | 84 | 69 | 59 | 55 | 62 | 58 | 55 | 40 | 54 | 46 | 40 |
| | Pensioners (single / couples) | 23.0% | 90 | 137 | 88 | 98 | 79 | 49 | 186 | 124 | 71 | 210 | 108 | 86 | 56 |
| | Sharers | 4.0% | 80 | 64 | 71 | 76 | 72 | 82 | 52 | 66 | 81 | 51 | 79 | 183 | 203 |
| | Single non-pensioner | 16.0% | 63 | 86 | 105 | 88 | 89 | 63 | 122 | 126 | 142 | 197 | 225 | 194 | 132 |
| | Single parent | 7.0% | 162 | 131 | 186 | 202 | 284 | 323 | 92 | 202 | 309 | 56 | 175 | 188 | 259 |
| **Education & work** | Degree or equivalent | 20.0% | 40 | 41 | 41 | 33 | 27 | 29 | 46 | 31 | 34 | 53 | 43 | 122 | 104 |
| | A-levels or equivalent | 8.0% | 64 | 60 | 70 | 62 | 52 | 59 | 62 | 55 | 65 | 65 | 72 | 109 | 109 |
| | No qualifications | 36.0% | 141 | 147 | 125 | 151 | 160 | 148 | 150 | 164 | 136 | 161 | 141 | 109 | 115 |
| | Prof. managerial | 8.0% | 40 | 38 | 36 | 29 | 22 | 27 | 39 | 24 | 26 | 35 | 30 | 80 | 62 |
| | Lower managerial | 19.0% | 61 | 59 | 63 | 51 | 39 | 45 | 60 | 42 | 48 | 50 | 50 | 83 | 70 |
| | Intermediate jobs | 24.0% | 95 | 89 | 96 | 85 | 73 | 81 | 83 | 72 | 78 | 64 | 75 | 78 | 74 |
| | Routine jobs | 21.0% | 155 | 143 | 162 | 157 | 165 | 175 | 127 | 153 | 161 | 106 | 148 | 93 | 100 |
| | Self-employed | 8.0% | 66 | 59 | 53 | 46 | 37 | 46 | 55 | 35 | 36 | 38 | 36 | 66 | 57 |
| | Looking for work | 3.0% | 128 | 128 | 146 | 166 | 216 | 208 | 138 | 205 | 236 | 215 | 259 | 223 | 229 |
| | Agricultural workers | 2.0% | 87 | 80 | 75 | 47 | 55 | 68 | 69 | 46 | 60 | 42 | 48 | 18 | 16 |
| **Interests** | Angling | 4.3% | 127 | 116 | 130 | 115 | 123 | 145 | 99 | 108 | 145 | 100 | 131 | 124 | 128 |
| | Fashion/ clothes | 0.2% | 99 | 100 | 113 | 108 | 125 | 141 | 79 | 106 | 146 | 77 | 116 | 128 | 136 |
| | Cinema | 2.2% | 76 | 78 | 100 | 84 | 85 | 88 | 74 | 84 | 113 | 84 | 114 | 162 | 154 |
| | DVDs/ videos | 0.8% | 108 | 134 | 103 | 123 | 138 | 128 | 150 | 144 | 155 | 199 | 159 | 173 | 168 |
| | Gardening | 14.5% | 110 | 110 | 95 | 97 | 103 | 101 | 95 | 95 | 75 | 66 | 65 | 52 | 53 |
| | Golf | 3.0% | 79 | 79 | 102 | 74 | 67 | 72 | 80 | 66 | 101 | 79 | 97 | 61 | 61 |
| | Gambling | 17.8% | 121 | 122 | 131 | 134 | 143 | 140 | 130 | 138 | 155 | 145 | 146 | 134 | 135 |
| | Snow Skiing | 0.2% | 45 | 27 | 48 | 15 | 23 | 33 | 36 | 23 | 46 | 32 | 25 | 40 | 35 |
| | Theatre/ cultural/ arts | 0.6% | 52 | 61 | 46 | 46 | 44 | 34 | 74 | 46 | 60 | 100 | 76 | 128 | 92 |
| **Finance** | Average family income | | 81 | 73 | 79 | 73 | 67 | 74 | 66 | 65 | 69 | 58 | 64 | 86 | 86 |
| | Credit card balance £2000+ | 11.9% | 83 | 76 | 89 | 66 | 44 | 65 | 49 | 47 | 53 | 49 | 51 | 80 | 84 |
| | Always pays credit card in full | 31.7% | 69 | 68 | 66 | 59 | 50 | 52 | 63 | 53 | 50 | 56 | 51 | 70 | 70 |
| | Have Private Health Care | 9.4% | 90 | 90 | 82 | 80 | 76 | 71 | 86 | 72 | 65 | 73 | 76 | 90 | 87 |
| | Have Life Assurance | 30.6% | 104 | 103 | 107 | 105 | 96 | 105 | 110 | 105 | 105 | 111 | 107 | 78 | 73 |
| | Have ISA | 11.7% | 71 | 69 | 72 | 61 | 48 | 48 | 62 | 54 | 53 | 53 | 53 | 55 | 57 |
| | Have loan | 19.0% | 109 | 97 | 116 | 109 | 112 | 134 | 85 | 100 | 124 | 72 | 105 | 127 | 137 |
| | Have mortgage | 33.0% | 91 | 77 | 87 | 80 | 47 | 51 | 52 | 51 | 38 | 20 | 27 | 26 | 26 |
| | Have unit trusts | 1.8% | 56 | 53 | 52 | 41 | 35 | 33 | 47 | 32 | 35 | 34 | 38 | 46 | 35 |
| **Holidays** | 2+ holidays per year | 34.1% | 72 | 74 | 67 | 64 | 57 | 54 | 70 | 61 | 59 | 71 | 64 | 89 | 87 |
| | Activity outdoor sports | 2.1% | 57 | 53 | 65 | 54 | 51 | 58 | 53 | 62 | 56 | 54 | 70 | 92 | 105 |
| | Holiday in UK Ireland | 21.0% | 112 | 112 | 110 | 102 | 111 | 110 | 105 | 101 | 103 | 102 | 99 | 68 | 73 |
| | Holiday in USA or Canada | 4.9% | 80 | 75 | 94 | 73 | 69 | 84 | 77 | 71 | 67 | 81 | 81 | 108 | 105 |
| **Internet & Telecomms** | Contract mobile phones | 23.6% | 70 | 60 | 63 | 60 | 52 | 65 | 52 | 49 | 59 | 42 | 55 | 124 | 132 |
| | Mobile bill £30+ | 10.2% | 78 | 66 | 75 | 79 | 78 | 95 | 59 | 70 | 91 | 55 | 85 | 191 | 195 |
| | IBM compatible PC at home | 60.0% | 87 | 76 | 85 | 79 | 76 | 88 | 63 | 68 | 74 | 49 | 61 | 86 | 93 |
| | Buy gifts online | 21.2% | 83 | 83 | 83 | 94 | 52 | 84 | 93 | 90 | 60 | 38 | 60 | 85 | 83 |
| **Media** | Have digital cable TV | 13.5% | 106 | 96 | 102 | 135 | 129 | 134 | 90 | 123 | 127 | 83 | 116 | 101 | 100 |
| | Have satellite digital TV | 23.9% | 115 | 96 | 113 | 98 | 100 | 121 | 68 | 87 | 76 | 33 | 45 | 50 | 77 |
| | Daily Express | 3.7% | 79 | 86 | 79 | 60 | 52 | 49 | 88 | 55 | 61 | 95 | 69 | 49 | 44 |
| | The Sun | 13.7% | 161 | 148 | 157 | 150 | 170 | 181 | 133 | 153 | 165 | 122 | 147 | 140 | 143 |
| | Telegraph | 3.6% | 33 | 32 | 17 | 20 | 19 | 21 | 38 | 19 | 19 | 43 | 28 | 38 | 30 |
| | The Guardian | 2.0% | 33 | 32 | 26 | 29 | 25 | 27 | 36 | 31 | 29 | 50 | 45 | 247 | 199 |
| | The Sunday Times | 4.8% | 31 | 28 | 24 | 21 | 17 | 18 | 29 | 19 | 22 | 30 | 28 | 96 | 85 |
| | Financial Times | 0.3% | 33 | 26 | 24 | 28 | 19 | 24 | 31 | 28 | 31 | 28 | 34 | 193 | 179 |

100 = UK Average

# Wealthy Achievers

These are some of the most successful and affluent people in the UK. They live in wealthy, high status rural, semi-rural and suburban areas of the country. Middle-aged or older people predominate, with many empty nesters and wealthy retired. Some neighbourhoods contain large numbers of well-off families with school age children, particularly in the more suburban locations.

These people live in large houses, which are usually detached with four or more bedrooms. Almost 90% are owner occupiers, with half of those owning their home outright. They are very well educated and most are employed in managerial and professional occupations. Many own their own business.

Car ownership is high, with many households running two or more cars. Incomes are high, as are levels of savings and investments.

These people are well established at the top of the social ladder. They enjoy all the advantages of being healthy, wealthy and confident consumers.

1

Category 1

# Wealthy Achievers

acorn

# Wealthy Executives

These are some of the most affluent people in the UK. They live in wealthy, high status suburban, rural and semi-rural areas of the country. Houses tend to be large and detached with four or more bedrooms. Many are owned outright.

Households are a mix of middle-aged families, empty nesters and wealthy retired. They are very well-educated individuals with high levels of academic qualifications. Most are employed in senior managerial and professional occupations or are running their own businesses.

Car ownership is very high with most households having two or more cars, one of which is likely to be a high value company car.

Unsurprisingly, given their education and occupations, incomes are high as are levels of savings and investments. These consumers are financially sophisticated and purchase a wide range of financial products. They read the quality broadsheets and and are likely to take two or more holidays a year.

In short, these are consumers with the money and the space to enjoy very comfortable lifestyles.

# Affluent Greys

These people tend to be older empty nesters and retired couples. Many live in rural towns and villages, often in areas where tourism is important. Others live in the countryside where the economy is underpinned by agriculture.

The Affluent Greys are prosperous, live in detached homes and many have two cars. Employment is typically in managerial and professional roles. Given the rural locations, there is also a significant number of farmers.

These are high income households and even those that have retired have good incomes. The majority own their homes outright, and with no mortgage to pay are able to invest their money in a wide range of financial products.

In their leisure time they enjoy gardening and golf. They appreciate good food and wine, and will go on regular holidays.

These older, affluent people have the money and the time to enjoy life.

# Flourishing Families

These are wealthy families with mortgages. They live in established suburbs, new housing developments around commuter towns and villages and rural areas. Houses tend to be detached or larger semi-detached properties, often with four bedrooms.

While these are generally family areas, there are also some empty nesters and better-off retired couples. Flourishing Families are younger than other affluent groups, so most households are still likely to be making mortgage repayments. Incomes are good since many have managerial and professional occupations. Many will have cars, pensions and health cover provided by their employer. Car ownership is high and most of these families will have two or more cars. These families are usually financially secure with a variety of savings and investments.

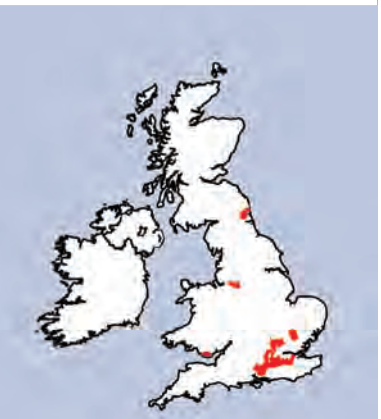
They take regular holidays, including long haul, skiing and summer sun. Some people are quite active, enjoying sports, playing golf or going to the gym. A number enjoy the countryside through activities such as walking or birdwatching. Taking the family to the cinema is also a favourite pastime. PC ownership is common and they are comfortable with new technology.

These are high income achievers, successfully juggling both jobs and families.

Type
1

1 Wealthy Achievers

A Wealthy Executives



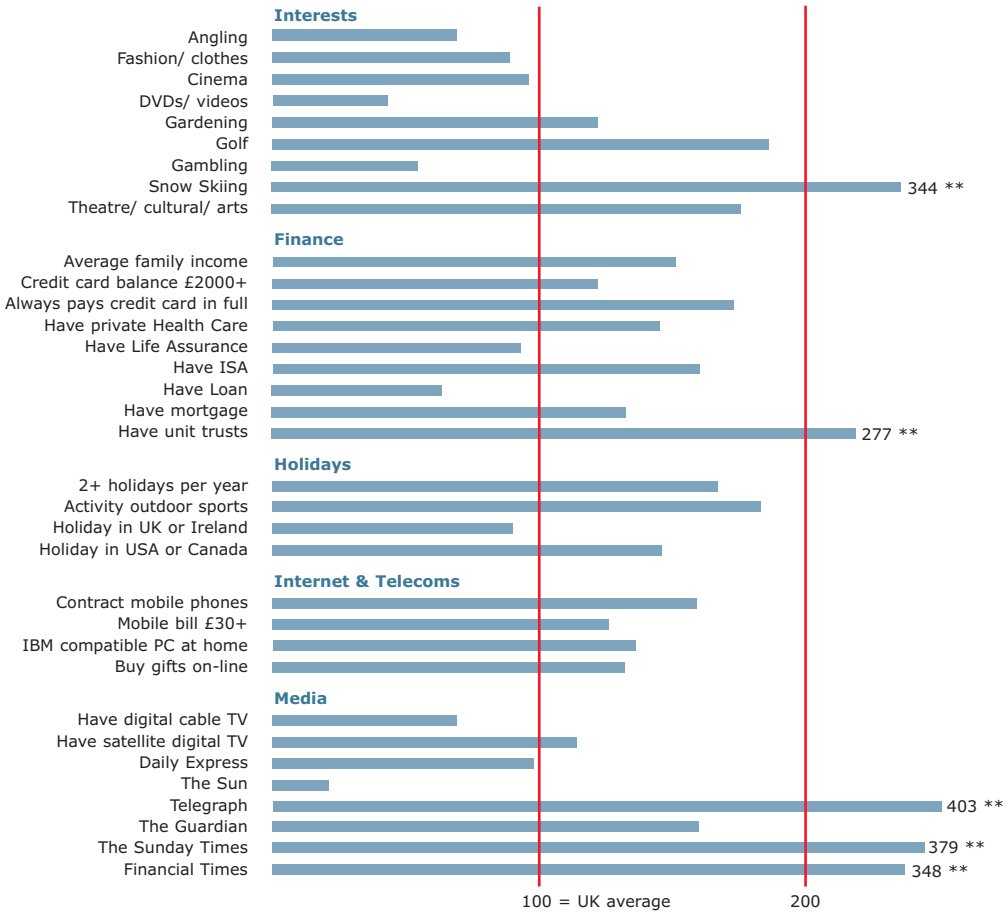
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 1% | 15 |
| 7+rooms | 73% | 374 |
| Owned outright | 48% | 166 |
| Owned with mortgage | 45% | 113 |
| Social housing | 1% | 6 |
| Detached | 81% | 352 |
| Semi | 13% | 41 |
| Terraced | 3% | 12 |
| Flats | 3% | 17 |
| High-rise (floor 5+) | 0% | 2 |
| **Families** | | |
| Couple with children | 30% | 146 |
| Empty nester | 11% | 111 |
| Couple without children | 23% | 131 |
| Pensioners (single or couples) | 23% | 101 |
| Sharers | 2% | 61 |
| Single non-pensioner | 6% | 37 |
| Single parent | 2% | 31 |
| 5+ person households | 9% | 133 |
| **Education & work** | | |
| Degree or equivalent | 40% | 206 |
| A-levels or equivalent | 10% | 123 |
| No qualifications | 17% | 47 |
| Prof. managerial | 20% | 246 |
| Lower managerial | 26% | 139 |
| Intermediate jobs | 20% | 84 |
| Routine jobs | 7% | 33 |
| Self-employed | 15% | 182 |
| Looking for work | 1% | 43 |
| Agricultural workers | 2% | 99 |
| **Ethnicity** | | |
| Asian | 3% | 75 |
| Black | 0% | 18 |
| White | 95% | 103 |

* Index of 100= UK Average.
** Not to Scale.

# Wealthy Mature Professionals, Large Houses




This type encompasses the most affluent people in the UK. They live in wealthy, high status suburban and semi-rural neighbourhoods, particularly in the Home Counties. Most are highly qualified professionals, senior executives and business owners, often in their 40s and 50s.

They tend to live in large detached houses with four or more bedrooms, many of which are owned outright. These households often have more than two cars, at least one of which is likely to be a high value company car.

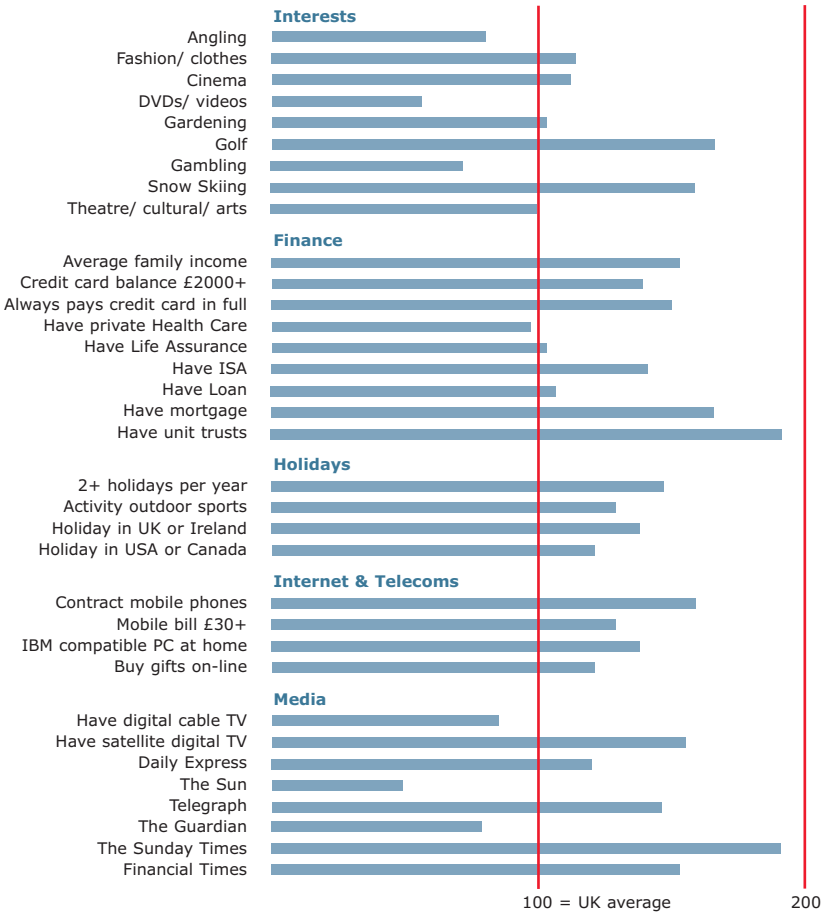
Unsurprisingly, given their affluence and occupations, these individuals are financially sophisticated, investing directly in stocks and shares as well as unit trusts, bonds and other forms of investments. Technologically literate, they are confident home PC users. The internet is a popular channel for purchases and for financial transactions, including on-line banking.

There is a high level of readership of the Financial Times as well as the other quality broadsheets.

Golf is a popular leisure pursuit. Two holidays a year are common, perhaps one long haul destination and a week on the ski slopes. These consumers have a well developed interest in the arts, classical music and opera as well as enjoying fine wine and gourmet food. They are likely to have charitable interests, often using tax-efficient covenants and direct debit payments to make their donations.

This type is found in large numbers in the Home Counties, especially in South Buckinghamshire, Surrey, Hertfordshire and Cheshire.

# Wealthy Working Families with Mortgages




These are affluent families, with school age children, enjoying a good lifestyle. They are found throughout the UK.

Employment is largely in senior managerial and professional occupations, and many of the households in this type have both adults working. Their large detached houses, usually with four or more bedrooms, are mortgaged rather than owned outright.

Car ownership is high, with two or more cars common. Models are likely to be large, new, company owned and relatively expensive.

These affluent families have high levels of savings, including ISAs, stocks and shares and unit trusts. They will use brokers for making their investments as well as buying direct, often using the Internet. They have good pension provision, either company or private, and most have private medical insurance.

The home computer is a key item for these families. They use it for careers and job planning, education and reference (for example, researching cars and holidays), home finance, buying gifts and making leisure bookings online.

Popular newspapers are the Telegraph and The Times, including their Sunday versions, as well as the Financial Times and Daily Mail. Readership of magazines such as Ideal Home and Marie Claire is also high.

They lead an active lifestyle, enjoying walking, playing golf and going to the gym. These consumers enjoy drinking wine which they often buy by the case through mail order. They also enjoy eating out in restaurants on a regular basis.

These families are found throughout the UK including towns such as Reading, Milton Keynes, Northampton, Warrington and parts of Northern Ireland.

Type 2

1 Wealthy Achievers

A Wealthy Executives

Concentration found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 0% | 8 |
| 7+rooms | 70% | 357 |
| Owned outright | 23% | 78 |
| Owned with mortgage | 73% | 186 |
| Social housing | 1% | 5 |
| Detached | 88% | 383 |
| Semi | 9% | 28 |
| Terraced | 3% | 11 |
| Flats | 1% | 4 |
| High-rise (floor 5+) | 0% | 0 |
| **Families** | | |
| Couple with children | 47% | 225 |
| Empty nester | 10% | 100 |
| Couple without children | 22% | 127 |
| Pensioners (single or couples) | 8% | 33 |
| Sharers | 2% | 48 |
| Single non-pensioner | 6% | 39 |
| Single parent | 3% | 50 |
| 5+ person households | 12% | 171 |
| **Education & work** | | |
| Degree or equivalent | 30% | 151 |
| A-levels or equivalent | 10% | 121 |
| No qualifications | 18% | 51 |
| Prof. managerial | 17% | 204 |
| Lower managerial | 29% | 157 |
| Intermediate jobs | 25% | 106 |
| Routine jobs | 12% | 58 |
| Self-employed | 10% | 118 |
| Looking for work | 2% | 48 |
| Agricultural workers | 1% | 39 |
| **Ethnicity** | | |
| Asian | 3% | 80 |
| Black | 0% | 22 |
| White | 95% | 103 |

* Index of 100= UK Average.

Type
3

1 Wealthy Achievers

A Wealthy Executives

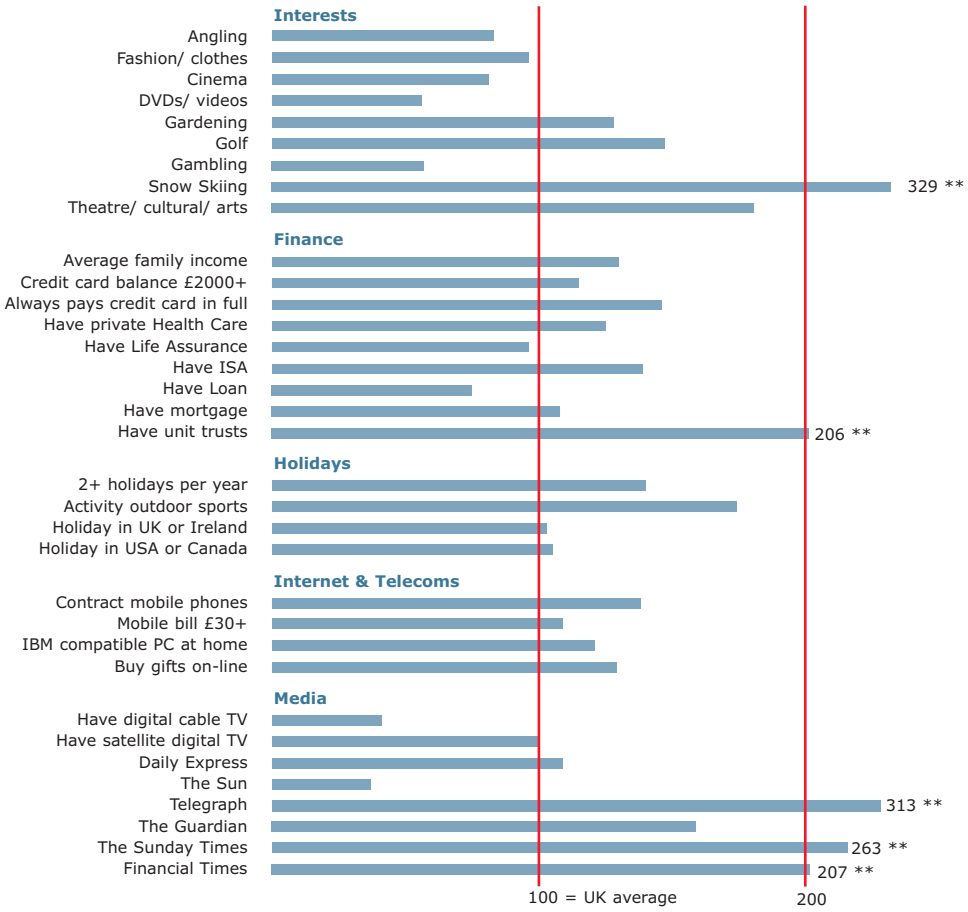
Concentrations found in these areas.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 28 |
| 7+rooms | 51% | 260 |
| Owned outright | 43% | 150 |
| Owned with mortgage | 41% | 105 |
| Social housing | 4% | 18 |
| Detached | 59% | 258 |
| Semi | 25% | 80 |
| Terraced | 10% | 39 |
| Flats | 5% | 26 |
| High-rise (floor 5+) | 0% | 2 |
| **Families** | | |
| Couple with children | 24% | 115 |
| Empty nester | 9% | 98 |
| Couple without children | 24% | 139 |
| Pensioners (single or couples) | 25% | 107 |
| Sharers | 3% | 67 |
| Single non-pensioner | 10% | 64 |
| Single parent | 3% | 39 |
| 5+ person households | 6% | 90 |
| **Education & work** | | |
| Degree or equivalent | 34% | 174 |
| A-levels or equivalent | 9% | 110 |
| No qualifications | 23% | 63 |
| Prof. managerial | 16% | 195 |
| Lower managerial | 25% | 135 |
| Intermediate jobs | 24% | 100 |
| Routine jobs | 10% | 49 |
| Self-employed | 15% | 190 |
| Looking for work | 2% | 47 |
| Agricultural workers | 4% | 229 |
| **Ethnicity** | | |
| Asian | 1% | 25 |
| Black | 0% | 11 |
| White | 98% | 106 |

* Index of 100= UK Average.
** Not to Scale.

# Villages with Wealthy Commuters




This type comprises wealthy people living in rural villages, predominantly in the shire counties of England. Given the rural nature of these areas, there is some agricultural employment but most residents are affluent, well educated professional people employed in senior managerial positions. There is also more working from home in this type.

Residents tend to be older, aged 45 plus, with fewer children and more retired people. Housing is spacious, with four or more bedrooms, mostly detached and at the upper end of the property price ladder. Reflecting the older age profile, more properties are owned outright than being bought on a mortgage.

Car ownership is high with more people commuting by car than by rail. Two or more cars per household is common, with high value cars being the norm.

These are financially astute householders, with high levels of ownership of stocks and shares, unit trusts and guaranteed income bonds. The Internet is used to research and purchase financial products as well as cars, holidays and other products.

Leisure interests include walking, bird watching, the fine arts, antiques, classical music and the opera. Membership of the National Trust is also popular.

Favoured newspapers tend to be the Telegraph, The Times and Financial Times.

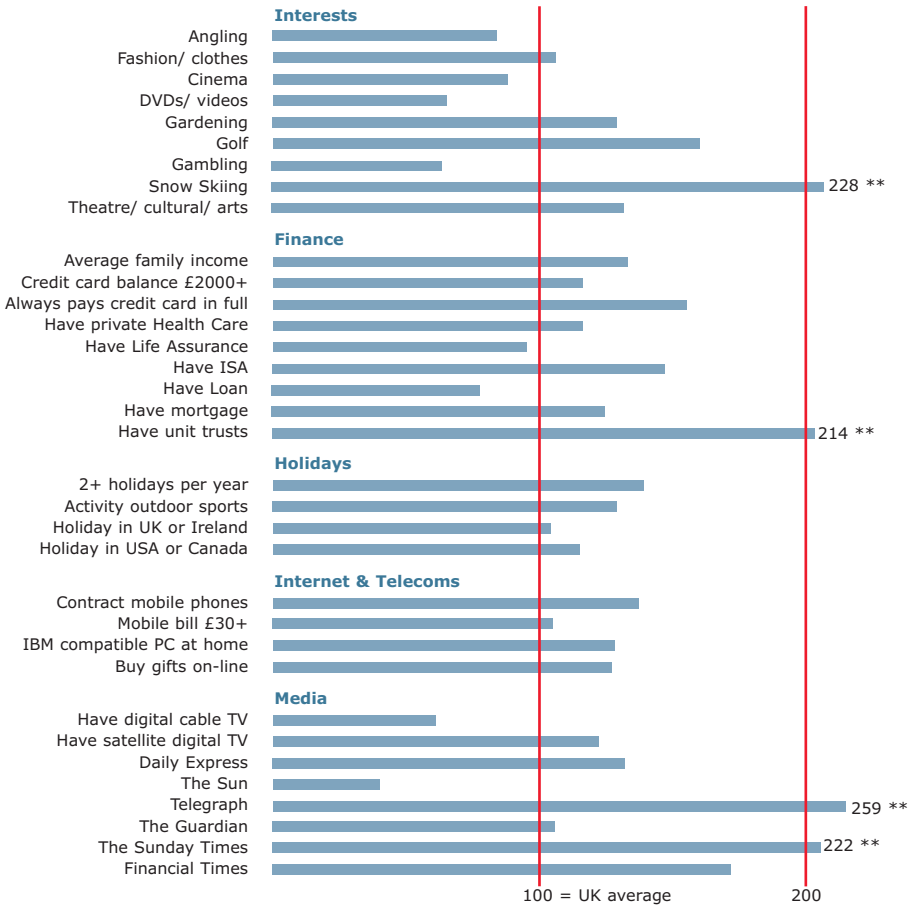
This type is found throughout the shire counties, especially in Oxfordshire, Cambridgshire, Gloucestershire, Warwickshire as well as in Surrey, Hampshire and Sussex.

Type
4

1 Wealthy Achievers

A Wealthy Executives

# Well-Off Managers, Larger Houses



Concentration found in these areas.

These are affluent people living in smaller towns and villages throughout the UK. Most are highly qualified professionals and managers with some self employed. Given the rural nature of many of these areas, there are also some agricultural workers.

Although these neighbourhoods contain some retired couples, most residents are either families or couples where the children have left home. They live in large detached houses, with four or more bedrooms, which may be owned outright or being bought on a mortgage.

Car ownership is high with many households having two or more cars. Company cars are common and are likely to be of high value.

These well-off people are financially secure with high levels of savings and investments. They are likely to hold stocks and shares and invest in ISAs and unit trusts. They have a good pension which may be company provided or private. They also have private medical insurance.

Levels of PC ownership are high, as is use of the Internet for shopping, banking, and researching future purchases.

These individuals can afford good holidays both in Europe and further afield, including the USA and Canada. They are likely to go skiing and enjoy playing golf. Eating out in restaurants is a regular occurrence as is a general interest in food and wine.

Newspaper readership is largely of the broadsheets, particularly the Telegraph, The Times and Financial Times.

This type is found in many counties including Hampshire (Fareham, Basingstoke), Cheshire (Congleton) and Essex (Maldon, Brentwood) as well as in Northern Ireland (Lisburn, Antrim).

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 0% | 13 |
| 7+rooms | 55% | 282 |
| Owned outright | 41% | 143 |
| Owned with mortgage | 51% | 129 |
| Social housing | 2% | 9 |
| Detached | 78% | 339 |
| Semi | 17% | 54 |
| Terraced | 4% | 14 |
| Flats | 1% | 7 |
| High-rise (floor 5+) | 0% | 1 |
| **Families** | | |
| Couple with children | 30% | 144 |
| Empty nester | 12% | 123 |
| Couple without children | 24% | 137 |
| Pensioners (single or couples) | 20% | 88 |
| Sharers | 2% | 62 |
| Single non-pensioner | 7% | 43 |
| Single parent | 3% | 39 |
| 5+ person households | 8% | 120 |
| **Education & work** | | |
| Degree or equivalent | 27% | 139 |
| A-levels or equivalent | 9% | 108 |
| No qualifications | 26% | 72 |
| Prof. managerial | 14% | 167 |
| Lower managerial | 25% | 135 |
| Intermediate jobs | 25% | 108 |
| Routine jobs | 12% | 57 |
| Self-employed | 13% | 158 |
| Looking for work | 2% | 48 |
| Agricultural workers | 3% | 163 |
| **Ethnicity** | | |
| Asian | 2% | 39 |
| Black | 0% | 12 |
| White | 97% | 105 |

* Index of 100= UK Average.
** Not to Scale.

Type
5

1 Wealthy Achievers

B Affluent Greys

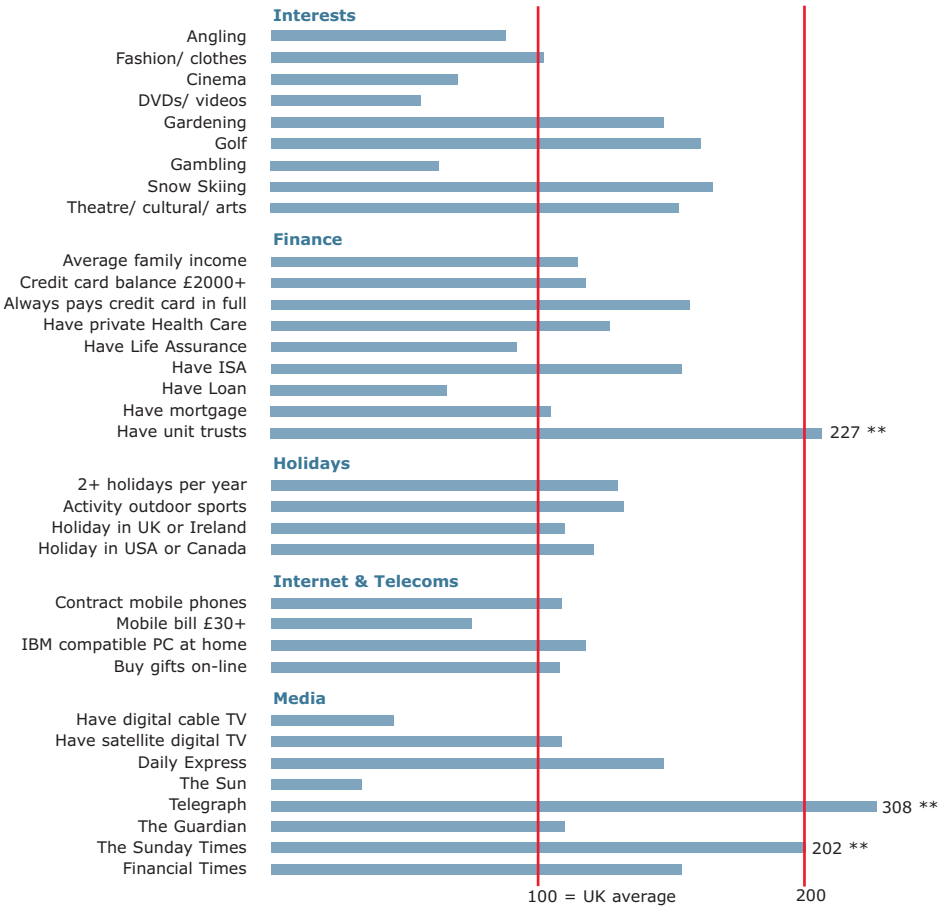
Concentrations found in these areas.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 16 |
| 7+rooms | 43% | 219 |
| Owned outright | 56% | 195 |
| Owned with mortgage | 37% | 93 |
| Social housing | 1% | 7 |
| Detached | 80% | 349 |
| Semi | 14% | 45 |
| Terraced | 3% | 12 |
| Flats | 3% | 13 |
| High-rise (floor 5+) | 0% | 1 |
| **Families** | | |
| Couple with children | 19% | 91 |
| Empty nester | 9% | 100 |
| Couple without children | 23% | 131 |
| Pensioners (single or couples) | 36% | 153 |
| Sharers | 2% | 52 |
| Single non-pensioner | 7% | 44 |
| Single parent | 2% | 30 |
| 5+ person households | 5% | 68 |
| **Education & work** | | |
| Degree or equivalent | 28% | 142 |
| A-levels or equivalent | 8% | 95 |
| No qualifications | 29% | 81 |
| Prof. managerial | 11% | 138 |
| Lower managerial | 23% | 121 |
| Intermediate jobs | 23% | 98 |
| Routine jobs | 11% | 53 |
| Self-employed | 12% | 147 |
| Looking for work | 2% | 48 |
| Agricultural workers | 2% | 137 |
| **Ethnicity** | | |
| Asian | 1% | 24 |
| Black | 0% | 8 |
| White | 99% | 107 |

* Index of 100= UK Average.
** Not to Scale.

# Older Affluent Professionals




These people typically live in villages within commuting distance of major towns, or more rural villages where they choose to retire. They live in large detached houses and most have paid off their mortgage. Households are typically couples over the age of 45. They will often have children who have left home.

They are a highly qualified type and those that are working tend to be high earners in professional and managerial jobs. However, 26% of these people have now retired and are very comfortably off.

Given the nature of where they live and their affluence, car ownership is high. The majority of households have at least two cars, and the main car is usually expensive and bought as new.

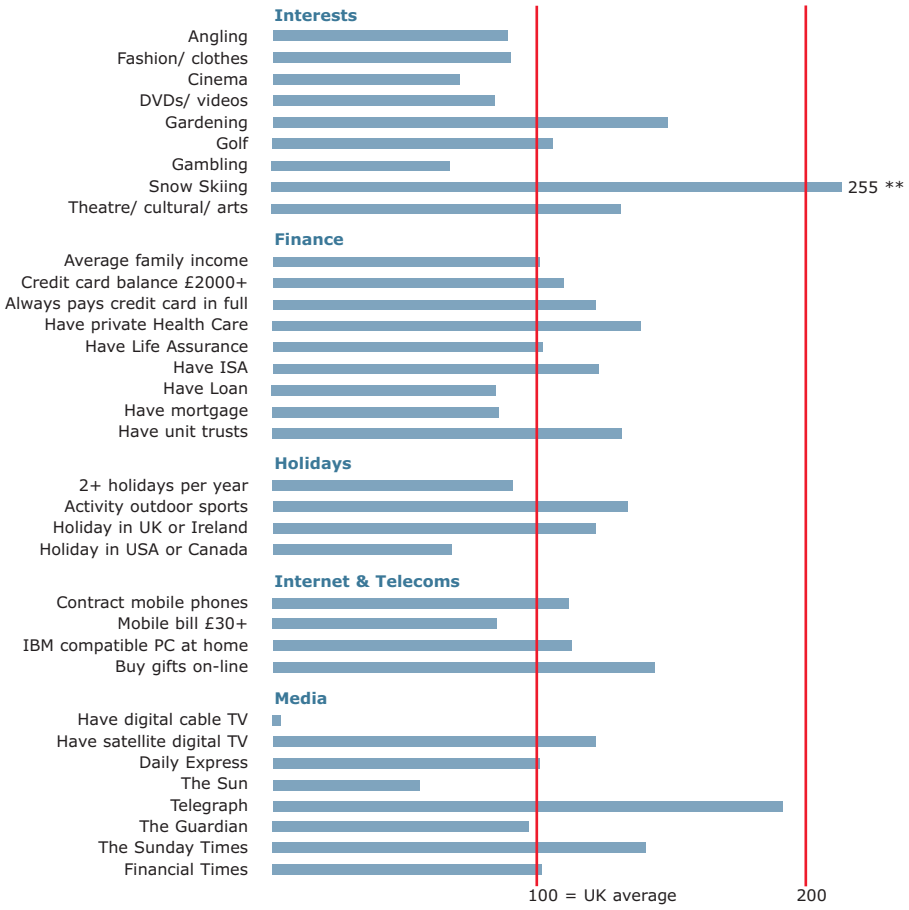
These people are financially astute and have the highest uptake of ISAs. They also invest in stocks and shares, high interest accounts and guaranteed income bonds. Their monthly credit card spend is relatively high.

In their leisure time they enjoy golf, hill walking and gardening. Their social life tends to be home based, where they enjoy having a glass of wine rather than going out to restaurants. They like to spend their money on holidays. They travel abroad regularly, either to the Mediterranean or long haul for their main holiday. They also take winter sun and weekend breaks. Many are happy to research and book their holidays online. Indeed the Internet is used by many to make purchases of books and CDs and to research and monitor their financial investments.

These are avid Daily and Sunday Telegraph readers, with readership levels for these journals at twice the national average.

Geographically, these neighbourhoods are found in Hampshire (New Forest), Dorset (Christchurch), Nottinghamshire (Rushcliffe), the Isle of Wight and Ceredigion in Wales.

# Farming Communities




These communities are found in some of the most rural areas of Britain, where the economy is underpinned by agriculture.

People tend to be between 45 and 65, with older children, many of whom have left home. Whilst their household incomes are modest, they live in large detached houses and farms. They need access to cars given their location, and owning more than two cars is the norm.

They do not have a great deal of spare money for financial investments, but will invest modest amounts in a broad range of products. They are also happy to use credit cards, but are not high spenders.

Nearly one in five people are agricultural workers, and as might be expected with agricultural employment, for many their working day is very long. Nearly 30% work over 49 hours per week.

Their spare time is limited, but they are interested in wildlife and the environment and enjoy hobbies such as gardening and hiking. They do not go out socially very often and they appear to rely on the telephone for social contact as well as business, as their bills are very high. Again, given the year-round demands of the agricultural business, these people do not go on many holidays and will often just fit in trips within the UK and Ireland.

They rely on TV and radio for news, but when they do read papers they tend to prefer the Daily and Sunday Telegraph.

There is a strong presence of Farming Communities in the Scottish Islands, Shropshire, Cumbria and the South West of England.

Type 6

1 Wealthy Achievers

B Affluent Greys

Concentration found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 1% | 31 |
| 7+rooms | 43% | 223 |
| Owned outright | 42% | 144 |
| Owned with mortgage | 30% | 76 |
| Social housing | 5% | 27 |
| Detached | 67% | 291 |
| Semi | 22% | 71 |
| Terraced | 7% | 29 |
| Flats | 2% | 12 |
| High-rise (floor 5+) | 0% | 1 |
| **Families** | | |
| Couple with children | 23% | 112 |
| Empty nester | 11% | 112 |
| Couple without children | 25% | 140 |
| Pensioners (single or couples) | 22% | 95 |
| Sharers | 3% | 81 |
| Single non-pensioner | 11% | 67 |
| Single parent | 3% | 46 |
| 5+ person households | 8% | 109 |
| **Education & work** | | |
| Degree or equivalent | 22% | 110 |
| A-levels or equivalent | 7% | 90 |
| No qualifications | 34% | 94 |
| Prof. managerial | 8% | 98 |
| Lower managerial | 18% | 97 |
| Intermediate jobs | 33% | 138 |
| Routine jobs | 17% | 79 |
| Self employed | 22% | 276 |
| Looking for work | 2% | 64 |
| Agricultural workers | 18% | 1099 |
| **Ethnicity** | | |
| Asian | 0% | 4 |
| Black | 0% | 4 |
| White | 99% | 108 |

* Index of 100= UK Average.
** Not to Scale.

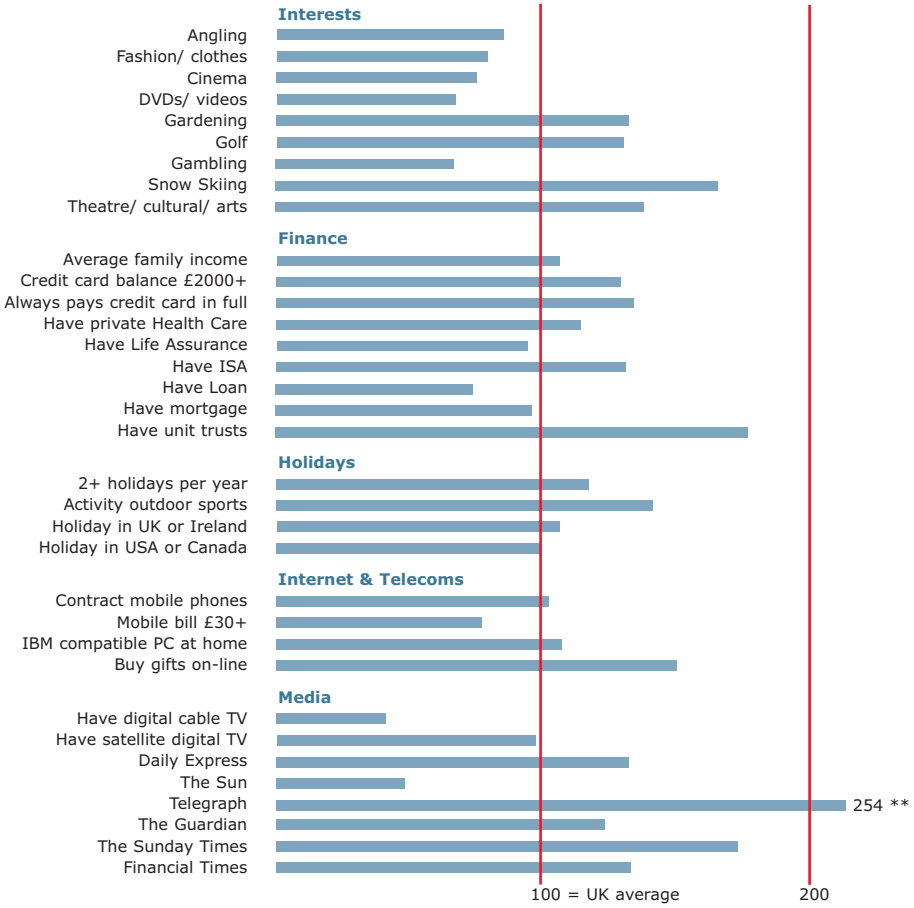
Type
7

**1** Wealthy Achievers

**B** Affluent Greys

Concentrations found in these areas.

## Old People, Detached Homes




## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 45 |
| 7+rooms | 33% | 171 |
| Owned outright | 49% | 168 |
| Owned with mortgage | 33% | 85 |
| Social housing | 6% | 31 |
| Detached | 46% | 199 |
| Semi | 29% | 94 |
| Terraced | 13% | 51 |
| Flats | 10% | 52 |
| High-rise (floor 5+) | 0% | 3 |
| **Families** | | |
| Couple with children | 17% | 81 |
| Empty nester | 8% | 88 |
| Couple without children | 20% | 117 |
| Pensioners (single or couples) | 36% | 154 |
| Sharers | 2% | 59 |
| Single non-pensioner | 12% | 74 |
| Single parent | 3% | 43 |
| 5+ person households | 4% | 62 |
| **Education & work** | | |
| Degree or equivalent | 27% | 139 |
| A-levels or equivalent | 8% | 96 |
| No qualifications | 30% | 84 |
| Prof. managerial | 10% | 128 |
| Lower managerial | 22% | 116 |
| Intermediate jobs | 24% | 102 |
| Routine jobs | 13% | 63 |
| Self-employed | 13% | 158 |
| Looking for work | 2% | 57 |
| Agricultural workers | 3% | 190 |
| **Ethnicity** | | |
| Asian | 1% | 19 |
| Black | 0% | 9 |
| White | 99% | 107 |

* Index of 100= UK Average.
** Not to Scale.

These people live in prosperous areas, often where tourism is important and holiday homes are popular. The overall population is relatively old, with more than 35% aged over 65 and with twice the national average level of over 85s.

Most households are older couples, although the number of single pensioners is also relatively high. Whilst there are high numbers of retired householders, residents who do work tend to be in well paid senior management and professional occupations, or work in agriculture.

These are affluent people and they tend to live in detached homes with three or four bedrooms. Given the rural feel to some of these neighbourhoods, there is a need for a car, and householders generally have access to at least one vehicle and in many cases two or more.

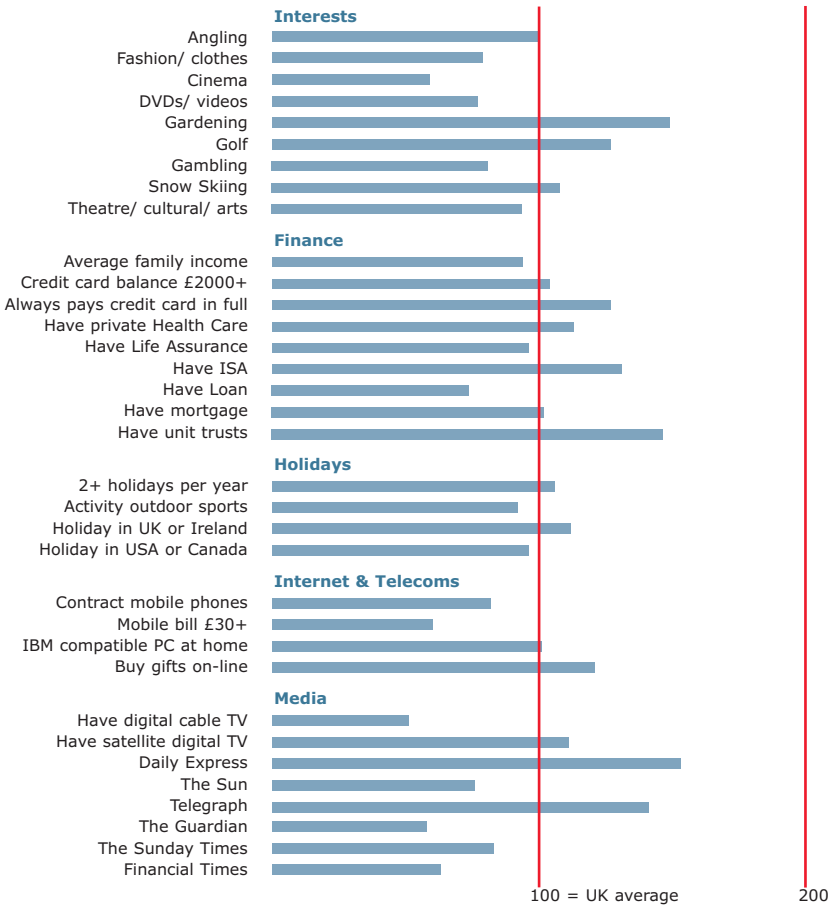
They like to take advice on their financial affairs and have a range of investments in stocks and shares, unit trusts and high interest accounts. They are also comfortable using credit cards.

They appreciate good food and wine, and enjoy eating out on a regular basis. They also enjoy hobbies such as golf and gardening, and visiting National Trust properties.

Like other types within the group, they choose to read the Daily and Sunday Telegraph.

Rural areas with smaller market towns are the main locations for these types. These include Somerset, the Cotswolds and the Lake District.

# Mature Couples, Smaller Detached Homes




These people live in well established areas within towns and villages which are remote from the major conurbations.

Typically aged between 45 and 75, these households tend to be mainly "empty nesters" and retired couples.

The fact that many own their home outright is indicative of the established nature of these areas. The majority of homes are detached houses and bungalows. These tend to be three bedroom properties and are smaller than those within other affluent areas.

This group have typically worked in middle management or supervisory roles. Whilst they are not rich, they have plenty of money to spend now that their children have left home and they have no mortgage.

They usually have at least one car, which many will buy as new. They invest their money in products like ISAs and they save regularly. They are cautious with credit and their use of credit cards is relatively low.

They like to go on holiday and many will take packaged holidays in both the UK and Europe. Like the other types with a similar age profile, they are keen gardeners.

They prefer to get their news from TV and radio, rather than newspapers. However, when they do choose a paper it tends to be the Daily Mail and Sunday Express.

There is a high concentration of these neighbourhoods in areas such as Lincolnshire, Norfolk and the Scottish Islands.

Type 8

1 Wealthy Achievers

B Affluent Greys

Concentration found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 1% | 21 |
| 7+rooms | 22% | 111 |
| Owned outright | 52% | 179 |
| Owned with mortgage | 39% | 98 |
| Social housing | 3% | 17 |
| Detached | 69% | 302 |
| Semi | 22% | 73 |
| Terraced | 5% | 18 |
| Flats | 2% | 12 |
| High-rise (floor 5+) | 0% | 1 |
| **Families** | | |
| Couple with children | 18% | 86 |
| Empty nester | 10% | 106 |
| Couple without children | 22% | 128 |
| Pensioners (single or couples) | 34% | 148 |
| Sharers | 2% | 55 |
| Single non-pensioner | 9% | 54 |
| Single parent | 3% | 42 |
| 5+ person households | 4% | 63 |
| **Education & work** | | |
| Degree or equivalent | 15% | 77 |
| A-levels or equivalent | 6% | 77 |
| No qualifications | 42% | 117 |
| Prof. managerial | 6% | 73 |
| Lower managerial | 18% | 95 |
| Intermediate jobs | 26% | 109 |
| Routine jobs | 20% | 93 |
| Self-employed | 9% | 116 |
| Looking for work | 2% | 60 |
| Agricultural workers | 2% | 149 |
| **Ethnicity** | | |
| Asian | 1% | 13 |
| Black | 0% | 9 |
| White | 99% | 108 |

* Index of 100= UK Average.

Type
9

1 Wealthy Achievers

C Flourishing Families

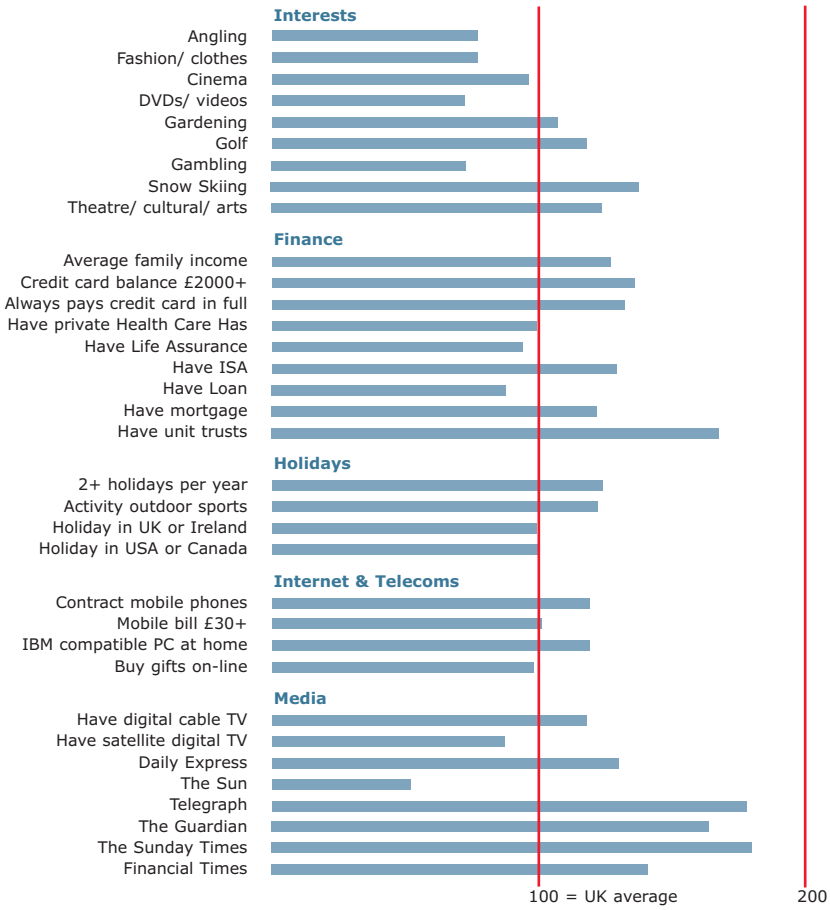
Concentrations found in these areas.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 21 |
| 7+rooms | 42% | 213 |
| Owned outright | 40% | 139 |
| Owned with mortgage | 51% | 129 |
| Social housing | 3% | 13 |
| Detached | 26% | 113 |
| Semi | 61% | 198 |
| Terraced | 8% | 31 |
| Flats | 5% | 25 |
| High-rise (floor 5+) | 0% | 3 |
| **Families** | | |
| Couple with children | 31% | 147 |
| Empty nester | 12% | 126 |
| Couple without children | 19% | 106 |
| Pensioners (single or couples) | 22% | 95 |
| Sharers | 3% | 78 |
| Single non-pensioner | 8% | 48 |
| Single parent | 3% | 52 |
| 5+ person households | 10% | 136 |
| **Education & work** | | |
| Degree or equivalent | 31% | 158 |
| A-levels or equivalent | 10% | 117 |
| No qualifications | 23% | 64 |
| Prof. managerial | 14% | 167 |
| Lower managerial | 26% | 139 |
| Intermediate jobs | 24% | 100 |
| Routine jobs | 12% | 55 |
| Self-employed | 10% | 127 |
| Looking for work | 2% | 55 |
| Agricultural workers | 1% | 44 |
| **Ethnicity** | | |
| Asian | 4% | 109 |
| Black | 1% | 41 |
| White | 93% | 101 |

* Index of 100= UK Average.

# Older Families, Prosperous Suburbs




These are established suburbs, housing larger professional families, with some empty nesters and retired people. Children tend to be older, including some home-based students. Homes are typically semi-detached and family incomes are high.

People are well educated, to A-Level or degree level. They usually have managerial and professional jobs. They are PC-literate, finding a variety of uses for the Internet. In addition to the usual purchasing of books or CDs they may well book holidays, research purchases and plan their careers online. It might not only be the children playing games online.

These families are financially secure. They may have a mix of savings plans, unit trusts or ISAs. Some will also have investments in stocks and shares. Those who are charitably minded extend this financial awareness to their giving, using tax-efficient covenants.

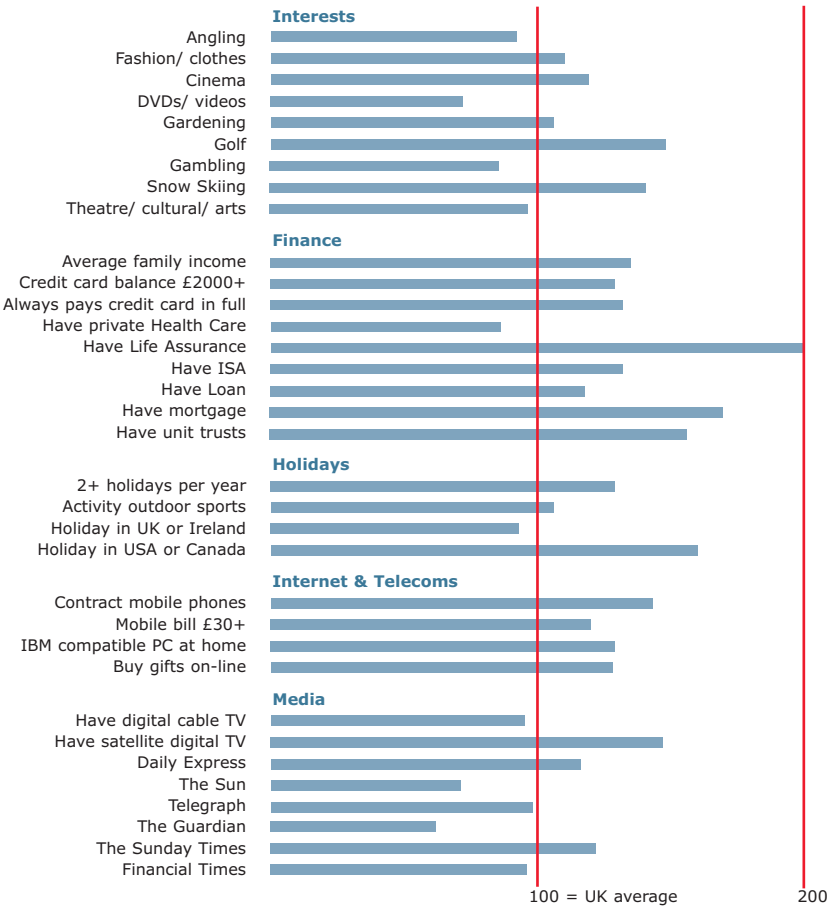
Food shopping is done at stores such as Waitrose, Sainsbury's and M&S. Men's clothing is often bought in department stores, whilst women may visit Next or French Connection.

Holiday locations are varied, covering Europe, America and further afield. Skiing is popular and people take the occasional weekend break. Leisure activity is varied. Many enjoy evenings at the theatre. Some play golf or exercise at the gym. Others have an interest in antiques, wine, eating out or in current affairs.

These communities are the heartland of the broadsheet newspapers. They read magazines such as Ideal Homes, Good Housekeeping and OK! or Hello!

This type may be found more frequently in Outer London suburbs such as Bromley, Harrow, Kingston-upon-Thames, Sutton and Croydon, as well as towns like St Albans.

# Well-Off Working Families with Mortgages




These are neighbourhoods of young well-off commuter families, with many pre-school and primary school children.

These families often live in relatively large detached houses and have a long time left on their mortgage. However they have good incomes and feel able to afford such long term commitments. These individuals are likely to be in their 30s, and tend to be professionals and managers with company pensions and company health care. They drive to work in company cars.

These families are financially aware. Where possible they will have regular savings plans and invest in stocks and shares. A child savings plan may cater for the children's future. The high level of remortgaging may indicate confidence in their ability to repay high levels of borrowing. They have credit cards with high credit limits, but their spending is not high.

The Internet is a popular channel for financial services, with e-banking fairly common with these households. On-line activity is generally high whether shopping, booking leisure activity, playing games or the children's education.

These are young active people, taking part in aerobics, playing golf, rugby and going skiing. For entertainment they own a DVD player, subscribe to satellite TV and go to the cinema.

Given the commuter nature of this type, it is often found in satellite towns around major conurbations, such as Northampton, Milton Keynes, Reading, Swindon and Crewe.

Type 10

1 Wealthy Achievers

C Flourishing Families

Concentrations found in these areas.

## Demographic Features

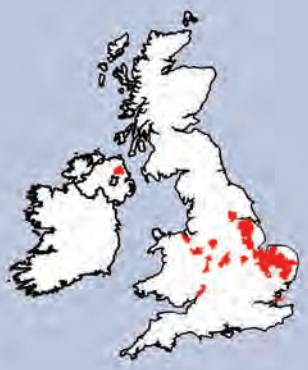
| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 1% | 18 |
| 7+rooms | 39% | 201 |
| Owned outright | 21% | 71 |
| Owned with mortgage | 73% | 185 |
| Social housing | 2% | 10 |
| Detached | 63% | 274 |
| Semi | 25% | 82 |
| Terraced | 10% | 39 |
| Flats | 2% | 9 |
| High-rise (floor 5+) | 0% | 1 |
| **Families** | | |
| Couple with children | 38% | 183 |
| Empty nester | 9% | 93 |
| Couple without children | 25% | 142 |
| Pensioners (single or couples) | 9% | 37 |
| Sharers | 2% | 52 |
| Single non-pensioner | 11% | 72 |
| Single parent | 4% | 65 |
| 5+ person households | 8% | 115 |
| **Education & work** | | |
| Degree or equivalent | 24% | 121 |
| A-levels or equivalent | 9% | 113 |
| No qualifications | 22% | 60 |
| Prof. managerial | 13% | 158 |
| Lower managerial | 28% | 150 |
| Intermediate jobs | 28% | 117 |
| Routine jobs | 16% | 77 |
| Self-employed | 8% | 98 |
| Looking for work | 2% | 51 |
| Agricultural workers | 1% | 43 |
| **Ethnicity** | | |
| Asian | 2% | 40 |
| Black | 0% | 20 |
| White | 97% | 105 |

* Index of 100= UK Average.

Type
# 11

1 Wealthy Achievers

C Flourishing Families



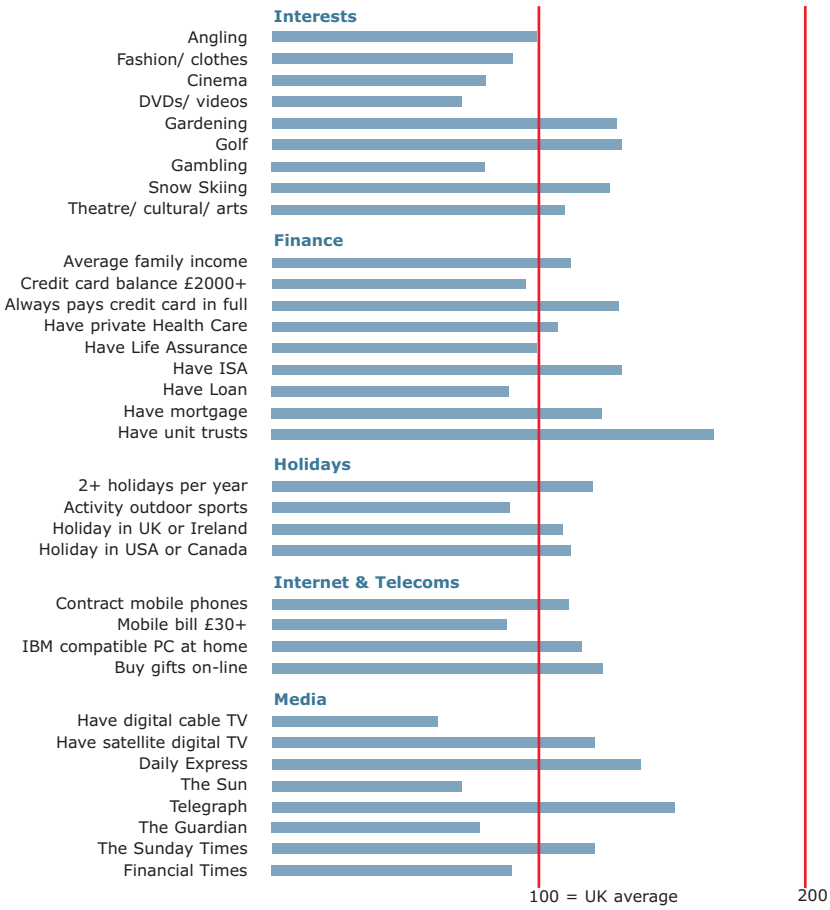
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index of UK |
|---|---|---|
| 1-2 rooms | 1% | 20 |
| 7+rooms | 34% | 173 |
| Owned outright | 40% | 137 |
| Owned with mortgage | 49% | 124 |
| Social housing | 5% | 24 |
| Detached | 57% | 248 |
| Semi | 33% | 107 |
| Terraced | 7% | 29 |
| Flats | 2% | 12 |
| High-rise (floor 5+) | 0% | 1 |
| **Families** | | |
| Couple with children | 26% | 126 |
| Empty nester | 11% | 120 |
| Couple without children | 23% | 132 |
| Pensioners (single or couples) | 22% | 97 |
| Sharers | 2% | 60 |
| Single non-pensioner | 9% | 55 |
| Single parent | 3% | 53 |
| 5+ person households | 7% | 99 |
| **Education & work** | | |
| Degree or equivalent | 19% | 97 |
| A-levels or equivalent | 8% | 92 |
| No qualifications | 34% | 94 |
| Prof. managerial | 9% | 110 |
| Lower managerial | 22% | 116 |
| Intermediate jobs | 27% | 115 |
| Routine jobs | 18% | 86 |
| Self-employed | 11% | 131 |
| Looking for work | 2% | 57 |
| Agricultural workers | 2% | 147 |
| **Ethnicity** | | |
| Asian | 1% | 24 |
| Black | 0% | 12 |
| White | 98% | 106 |

* Index of 100= UK Average.

## Well-Off Managers, Detached Houses




These well-off people live in established towns and villages.

People tend to be a little older, with households being a mix of couples with older children, empty nesters and some retired people. They live in large detached houses and many people have paid off their mortgage. As a result, their high value homes are significant financial assets, even if they are not always in the most expensive areas of the country.

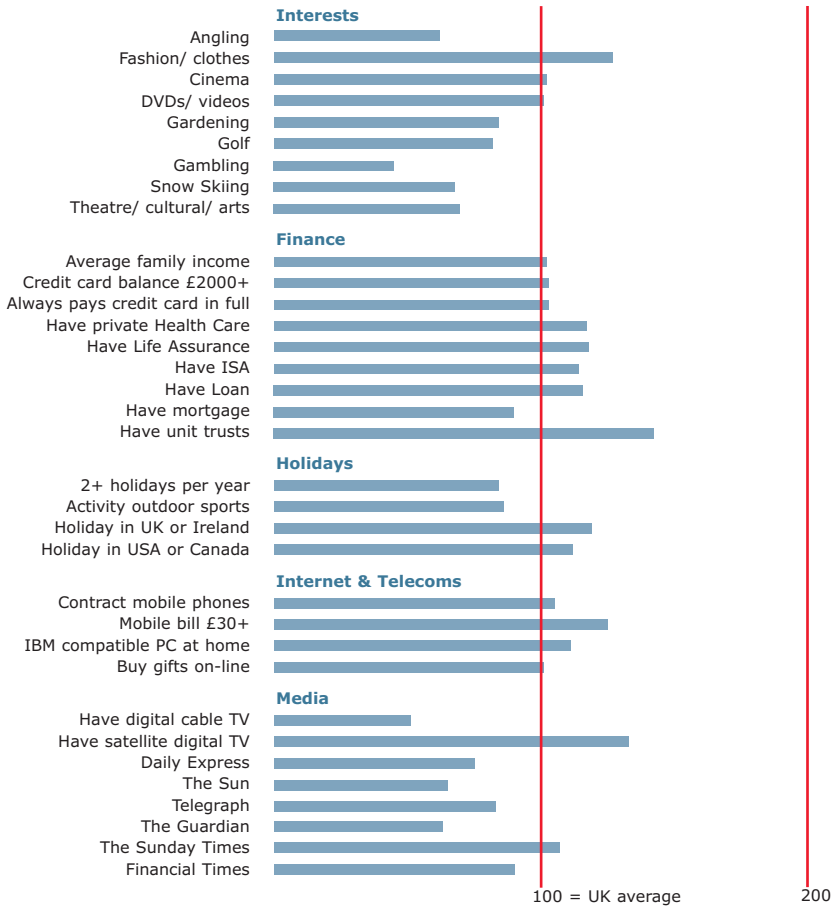
High family incomes support a good lifestyle. Two or more cars are common, at least one being a pricier new model. There is also money left over for investments in guaranteed income bonds, regular savings plans and high interest investments. Some householders will have a private pension plan.

This is a gentler traditional lifestyle with outdoor activities such as golf, gardening, bird watching, hiking and visits to places of interest such as stately homes. Families only eat out from time to time. At home there is interest in good food or wines and subscriptions to magazines, such as Good Housekeeping.

Readership of the Daily Express and Telegraph reflects these families' more traditional values. They are more likely listen to Radio 2 and Radio 4.

This type is most often found in East Anglia, North Yorkshire and Leicestershire.

# Large Families and Houses in Rural Areas




These are large families living in sparsely populated rural communities, particularly in Northern Ireland. There are many children, particularly teenagers.

Many live in large detached houses, often with four or more bedrooms. These families have often paid off their mortgage, or have only a few years left making repayments. Financially, high interest investments and regular savings plans are popular, although there are also some people anticipating the need for a loan in the future.

Car ownership is a necessity in these rural areas and levels of car ownership are correspondingly high.

These are strongly religious areas. Religious activity is one of their specific interests and these areas have the highest levels of Christianity as the main active faith. There is a relatively strong charitable interest in these communities. Giving to disabled, disaster relief and third world groups is particularly favoured.

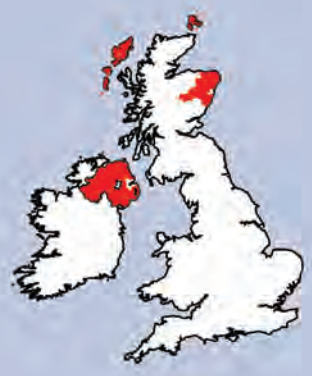
Recreational activity includes many rural pursuits. Walking, gardening and wildlife are all popular interests although perhaps the children prefer the cinema. With fewer major shopping centres in the more remote areas, there are relatively high levels of shopping on the Internet and by catalogue.

In addition to the heavy concentrations of these households in Northern Ireland, they are also found in the Outer Hebrides, the Orkneys, Shetland and other Northern parts of Scotland.

Type 12

1 Wealthy Achievers

C Flourishing Families



Concentrations found in these areas.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 35 |
| 7+rooms | 42% | 217 |
| Owned outright | 47% | 162 |
| Owned with mortgage | 39% | 99 |
| Social housing | 5% | 26 |
| Detached | 78% | 341 |
| Semi | 15% | 50 |
| Terraced | 4% | 17 |
| Flats | 1% | 4 |
| High-rise (floor 5+) | 0% | 0 |
| **Families** | | |
| Couple with children | 36% | 173 |
| Empty nester | 16% | 170 |
| Couple without children | 12% | 67 |
| Pensioners (single or couples) | 16% | 67 |
| Sharers | 4% | 94 |
| Single non-pensioner | 8% | 52 |
| Single parent | 4% | 58 |
| 5+ person households | 22% | 317 |
| **Education & work** | | |
| Degree or equivalent | 14% | 72 |
| A-levels or equivalent | 8% | 100 |
| No qualifications | 43% | 120 |
| Prof. managerial | 5% | 58 |
| Lower managerial | 17% | 94 |
| Intermediate jobs | 34% | 142 |
| Routine jobs | 28% | 134 |
| Self-employed | 15% | 187 |
| Looking for work | 3% | 96 |
| Agricultural workers | 9% | 550 |
| **Ethnicity** | | |
| Asian | 1% | 32 |
| Black | 0% | 6 |
| White | 99% | 107 |

* Index of 100= UK Average.

# Urban Prosperity

These are well educated and mostly prosperous people living in our major towns and cities. They include both older wealthy people living in the most exclusive parts of London and other cities, and highly educated younger professionals moving up the corporate ladder. This category also includes some well educated but less affluent individuals, such as students and graduates in their first jobs.

The wealthier people tend to be in senior managerial or professional careers, and often live in large terraced or detached houses with four or more bedrooms. Some of the younger professionals may be buying or renting flats. The less affluent will be privately renting.

These people have a cosmopolitan outlook and enjoy their urban lifestyle. They like to eat out in restaurants, go to the theatre and cinema and make the most of the culture and nightlife of the big city.

2

Category 2

# Urban Prosperity

acorn

Group D

Types 13, 14

# Prosperous Professionals

These are the most prosperous people living in our main cities. They are very well educated and tend to be employed in senior managerial and professional occupations. Households are a mix of families, couples, singles and some retired.

Given the urban nature of these areas, property is a mix of terraced and detached houses, and converted and purpose built flats. The houses tend to be large, with four or more bedrooms. Some of the flats are occupied by young professionals sharing. Over 80% of the housing is owner occupied.

These are affluent neighbourhoods so car ownership is high, even if travel to work is often by public transport. Incomes are high and these individuals have high levels of savings and investments. Technologically sophisticated, they regularly use the Internet for financial services, as well as buying other products and services.

They read the major broadsheets and have a cosmopolitan outlook, being interested in theatre, the arts, classical music and eating out in good restaurants.

Having chosen an urban lifestyle, these consumers have the money and education to make the most of what our big cities have to offer.

# Educated Urbanites

These young people are highly qualified. The majority live in flats in our major cities.

Most are in professional and managerial roles and many are working hard to further their careers. They have high incomes, and those that have been working for some time will be buying their flats and making other financial investments. The others are renting and have high disposable incomes.

The one significant purchase they may make is an expensive car. However, many prefer to use public transport, particularly for travelling to work.

Educated Urbanites take full advantage of living in the city and go out regularly. They enjoy restaurants and bars and are interested in the theatre and the arts. They are well informed about current affairs and are keen readers of The Guardian, Financial Times and Independent.

This group will spend significant amounts on travel and take frequent holidays. They are very likely to go on long haul trips and will either ski or seek the sun in the winter.

These young people have the world at their feet and plenty of money to enjoy it.

# Aspiring Singles

Aspiring Singles are young and live in urban or suburban locations, frequently around London. There are large numbers of both students and well qualified young people who have recently finished their studies and started working.

Many live in rented flats, both purpose built and converted. The flats tend to be small, typically one or two bedrooms, and be located in basements or above shops. While many single people live alone, there are also people sharing larger properties such as terraced houses. These are quite mobile populations with a high turnover of residents.

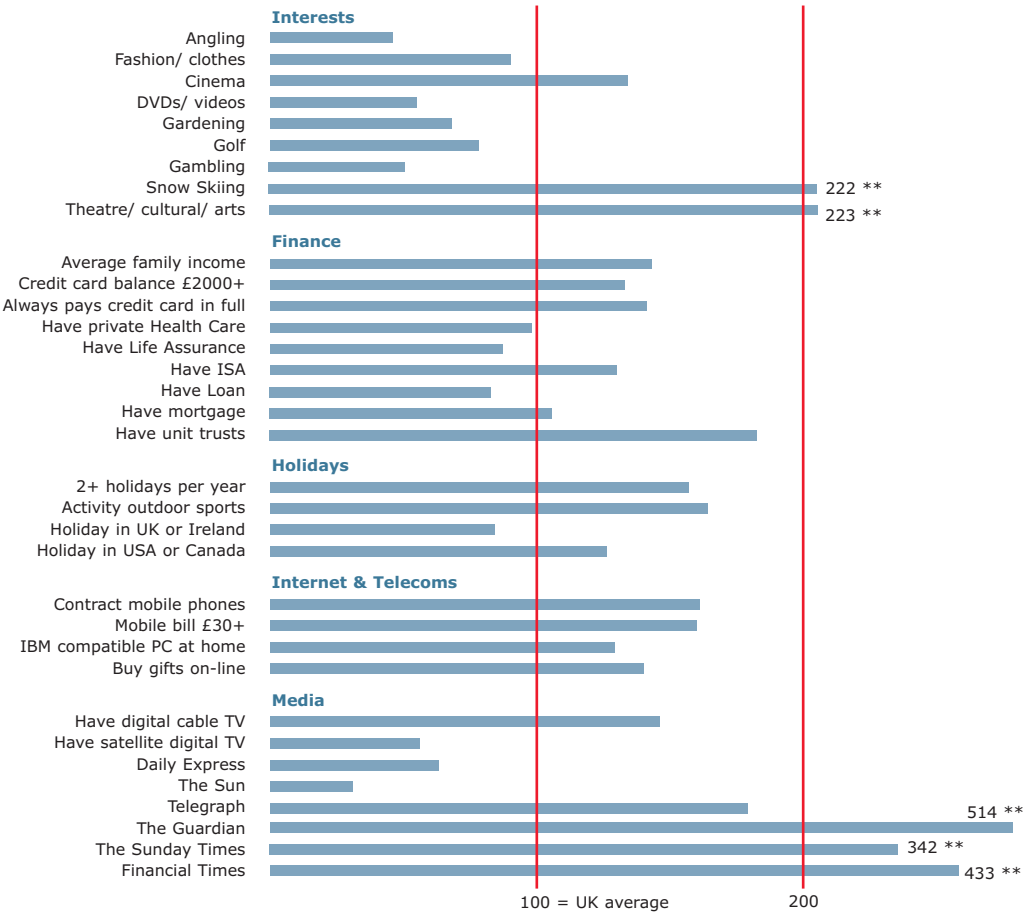
People lead urban lifestyles. They are active, participating in sports and going to the gym. Like most young people, they enjoy going out with friends to pubs and clubs in the evenings, or to coffee shops during the day.

Cars are relatively rare so transport is by bus, train, tube, or walking. They are highly confident with new technology and are likely to be regular users of the Internet for a wide range of purposes.

Readership of liberal broadsheet newspapers such as The Guardian, Independent and Observer is high.

Many of these active young people are likely to develop well-paid careers in the future.

# Well-Off Professionals, Larger Houses and Converted Flats




These are predominantly well-off professional people living in urban areas of the UK. Most are well educated individuals in professional and managerial occupations, but there are also students and young singles starting out on their careers.

Houses tend to be large, with four or more bedrooms, often in Georgian and Victorian terraces. Many are owner-occupied by professional couples and families. There are also high levels of converted flats, some of which are privately rented. The younger singles in these areas will often be sharing flats and houses.

Car ownership is high, reflecting the wealthy nature of these neighbourhoods, but because of their urban location, travel to work is mostly by public transport.

Incomes tend to be high, with many residents earning over £50,000 a year. They are financially aware and have high levels of savings and investments. They also have high levels of credit card usage.

These technologically sophisticated consumers make great use of the Internet for financial services, as well as buying other products and services.

They enjoy the arts, including theatre, classical music, opera and the cinema. The most widely read newspapers are The Guardian, The Independent, The Times and The Observer. Foreign travel and skiing are popular leisure activities.

This type is found in many urban areas of the UK, but particularly in London (Kensington and Chelsea, Wandsworth, Ealing, Richmond-upon-Thames and Fulham). Edinburgh and university towns such as Durham, Oxford and Cambridge also have high concentrations of this type.

Type
13

2 Urban Prosperity

D Prosperous Professionals

Concentration found in these areas.

## Demographic Features

| Housing | % | UK Index |
|---|---|---|
| 1-2 rooms | 3% | 83 |
| 7+rooms | 45% | 231 |
| Owned outright | 34% | 119 |
| Owned with mortgage | 45% | 114 |
| Social housing | 4% | 20 |
| Detached | 11% | 47 |
| Semi | 31% | 102 |
| Terraced | 36% | 140 |
| Flats | 21% | 110 |
| High-rise (floor 5+) | 0% | 23 |
| **Families** | | |
| Couple with children | 28% | 133 |
| Empty nester | 8% | 84 |
| Couple without children | 17% | 99 |
| Pensioners (single or couples) | 17% | 71 |
| Sharers | 9% | 229 |
| Single non-pensioner | 14% | 91 |
| Single parent | 4% | 55 |
| 5+ person households | 11% | 151 |
| **Education & work** | | |
| Degree or equivalent | 52% | 264 |
| A-levels or equivalent | 12% | 145 |
| No qualifications | 13% | 37 |
| Prof. managerial | 22% | 264 |
| Lower managerial | 28% | 152 |
| Intermediate jobs | 17% | 72 |
| Routine jobs | 8% | 36 |
| Self-employed | 12% | 150 |
| Looking for work | 2% | 67 |
| Agricultural workers | 0% | 20 |
| **Ethnicity** | | |
| Asian | 5% | 116 |
| Black | 2% | 97 |
| White | 89% | 97 |

* Index of 100= UK Average.
** Not to Scale.

Type
14

2 Urban Prosperity

D Prosperous Professionals

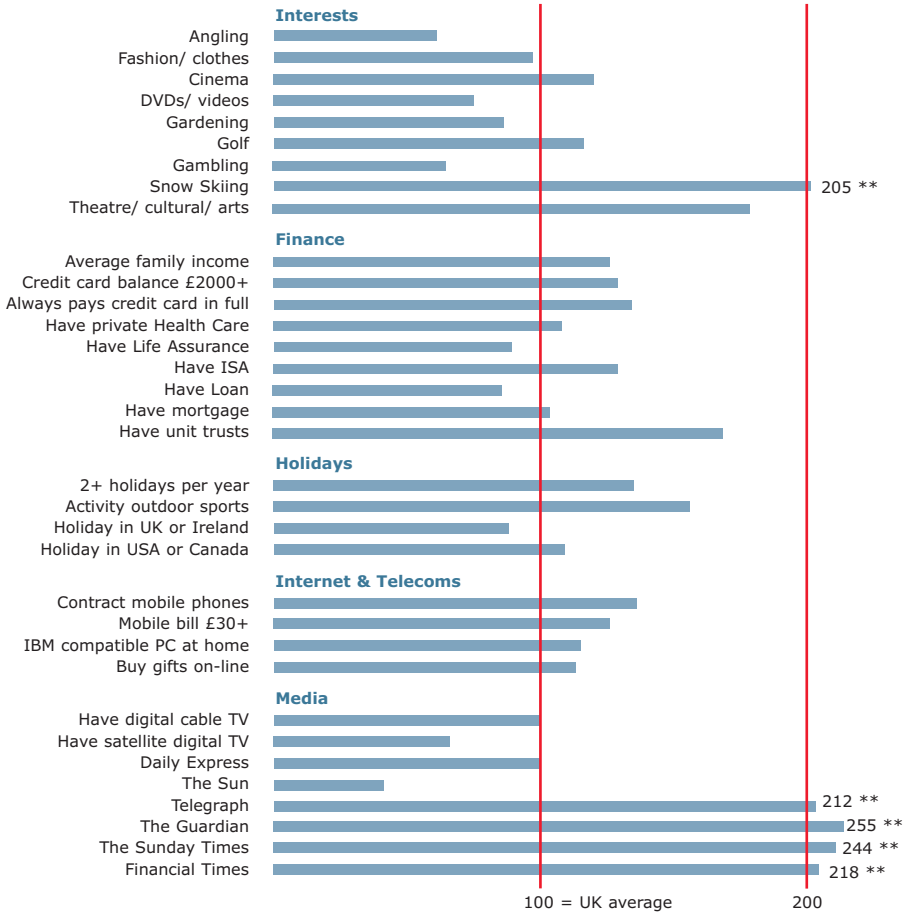
Concentration found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 3% | 93 |
| 7+rooms | 31% | 158 |
| Owned outright | 38% | 130 |
| Owned with mortgage | 42% | 107 |
| Social housing | 5% | 25 |
| Detached | 24% | 103 |
| Semi | 30% | 98 |
| Terraced | 19% | 75 |
| Flats | 25% | 131 |
| High-rise (floor 5+) | 0% | 22 |
| **Families** | | |
| Couple with children | 20% | 94 |
| Empty nester | 7% | 76 |
| Couple without children | 19% | 111 |
| Pensioners (single or couples) | 26% | 111 |
| Sharers | 4% | 113 |
| Single non-pensioner | 18% | 116 |
| Single parent | 3% | 51 |
| 5+ person households | 5% | 77 |
| **Education & work** | | |
| Degree or equivalent | 40% | 205 |
| A-levels or equivalent | 10% | 121 |
| No qualifications | 19% | 53 |
| Prof. managerial | 17% | 213 |
| Lower managerial | 27% | 147 |
| Intermediate jobs | 21% | 88 |
| Routine jobs | 10% | 47 |
| Self-employed | 11% | 139 |
| Looking for work | 2% | 62 |
| Agricultural workers | 1% | 47 |
| **Ethnicity** | | |
| Asian | 3% | 77 |
| Black | 1% | 44 |
| White | 94% | 102 |

* Index of 100= UK Average.
** Not to Scale.

# Older Professionals in Suburban Houses and Apartments




These are affluent people living in largely suburban areas. Households tend be a mixture of couples, families and singles, but with fewer children and more retired people than the UK as a whole. People tend to be well educated and employed in senior managerial and professional occupations.

Property is a mixture of houses and flats. The houses tend to be large, with four or more bedrooms, with slightly more semi-detached than detached and terraced. Flats are a mixture of purpose built and converted, some of which are privately rented. Reflecting the slightly older age profile of the people in this type, more of the houses are owned outright.

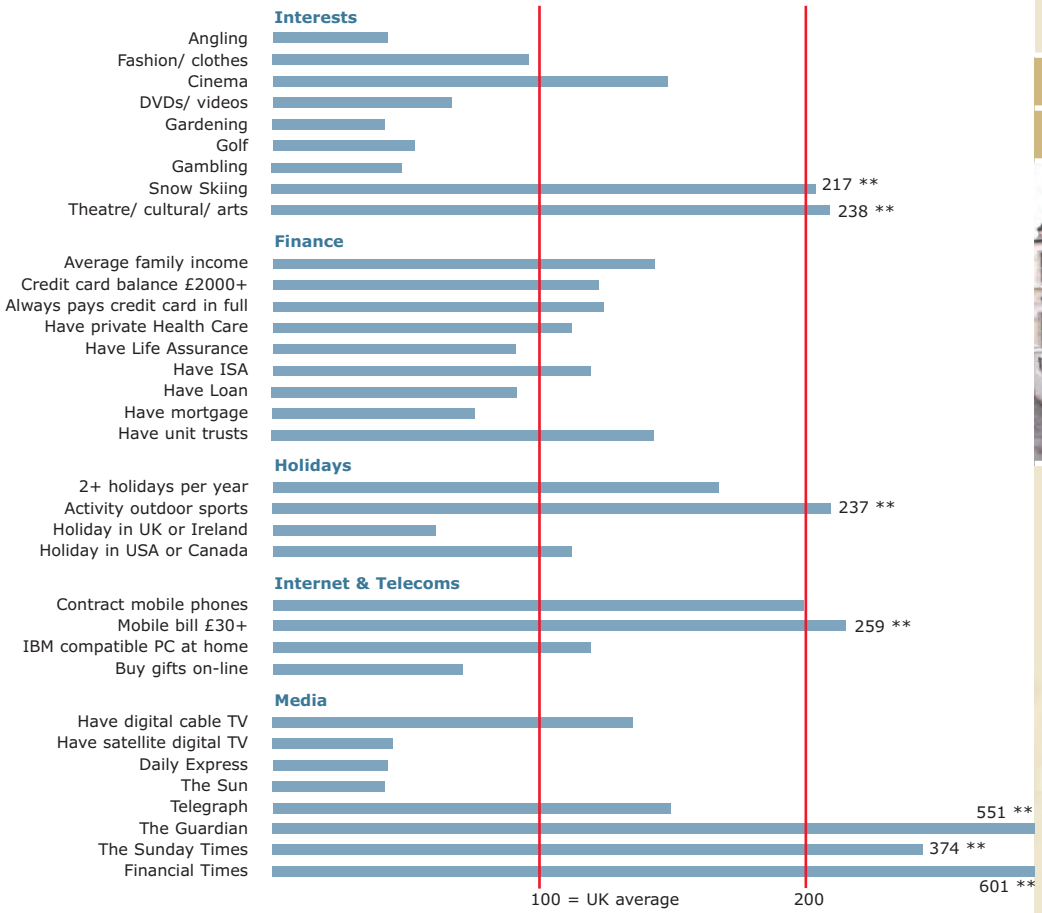
Car ownership is high with two cars being very common. One of the cars is likely to be a high value company car.

These affluent individuals have high incomes as well as high levels of savings and investments. They are also characterised by high credit card limits and high credit card usage. They make investments using financial advisers and brokers, as well as directly using the Internet. Internet banking is very common.

All the major broadsheets are read, and interests include fine arts and antiques, theatre and good food and wine. Eating out is also popular.

This type is well represented in Outer London (Bromley, Barnet and Kingston-upon-Thames) and Manchester (Trafford), Aberdeen, Stirling and Home County towns such as Guildford and St Albans.

# Affluent Urban Professionals, Flats




These people live in affluent urban areas, where large attractive houses have often been converted into flats. Whilst many do own their home, the proportion of rented accommodation is relatively high.

People in this type are very highly qualified; one in four have postgraduate and professional qualifications. They work in professional and senior managerial occupations, with many spending very long hours at work.

Most residents are either young singles or couples. There are very few children and those there are tend to be under five, which suggests that young families move on from these areas.

As one of the highest earning types, they have relatively high disposable incomes. They invest in a broad range of products including high interest accounts, ISAs, and stocks and shares. They are comfortable using the Internet to do their financial research.

In the winter, this type is the most likely to go skiing. They will then take at least one other holiday which is usually foreign and often far flung. When at home they take advantage of the range of theatre and arts available to them from living in the city. They also enjoy good food and wine, both at home and in restaurants.

They are interested in current affairs and are very likely to buy a daily paper, which they probably read as they commute to work. They usually choose from The Guardian, The Independent, The Times and Financial Times. At the weekend they like The Sunday Times and The Observer.

This type is found primarily in London (Wandsworth, Hammersmith and Fulham, Merton, Kensington and Chelsea, Richmond-upon-Thames and Ealing) as well as in Oxford, Cambridge and Edinburgh.

Type 15

2 Urban Prosperity

E Educated Urbanites

Concentration found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 7% | 210 |
| 7+rooms | 20% | 102 |
| Owned outright | 25% | 86 |
| Owned with mortgage | 37% | 93 |
| Social housing | 10% | 52 |
| Detached | 4% | 16 |
| Semi | 11% | 37 |
| Terraced | 31% | 123 |
| Flats | 51% | 264 |
| High-rise (floor 5+) | 1% | 131 |
| **Families** | | |
| Couple with children | 15% | 74 |
| Empty nester | 6% | 59 |
| Couple without children | 19% | 108 |
| Pensioners (single or couples) | 13% | 58 |
| Sharers | 14% | 356 |
| Single non-pensioner | 26% | 162 |
| Single parent | 4% | 59 |
| 5+ person households | 6% | 89 |
| **Education & work** | | |
| Degree or equivalent | 55% | 283 |
| A-levels or equivalent | 11% | 136 |
| No qualifications | 14% | 38 |
| Prof. managerial | 23% | 279 |
| Lower managerial | 30% | 163 |
| Intermediate jobs | 17% | 73 |
| Routine jobs | 8% | 37 |
| Self-employed | 12% | 151 |
| Looking for work | 3% | 96 |
| Agricultural workers | 0% | 17 |
| **Ethnicity** | | |
| Asian | 6% | 142 |
| Black | 5% | 270 |
| White | 84% | 91 |

* Index of 100= UK Average.
** Not to Scale.

Type
16

2 Urban Prosperity

E Educated Urbanites

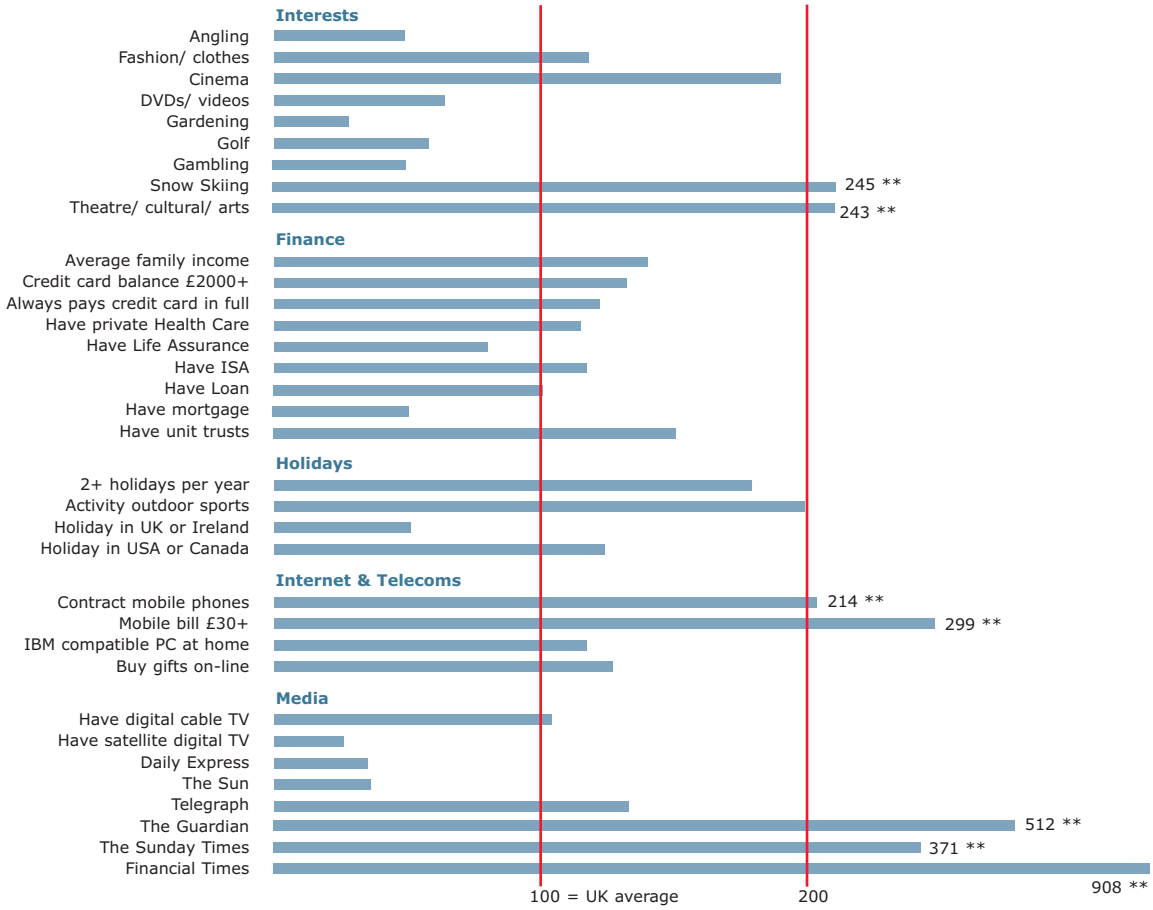
Concentration found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 18% | 524 |
| 7+rooms | 6% | 33 |
| Owned outright | 18% | 62 |
| Owned with mortgage | 28% | 72 |
| Social housing | 14% | 71 |
| Detached | 1% | 5 |
| Semi | 2% | 8 |
| Terraced | 7% | 28 |
| Flats | 85% | 442 |
| High-rise (floor 5+) | 5% | 678 |
| **Families** | | |
| Couple with children | 7% | 33 |
| Empty nester | 3% | 30 |
| Couple without children | 19% | 110 |
| Pensioners (single or couples) | 13% | 56 |
| Sharers | 14% | 348 |
| Single non-pensioner | 40% | 254 |
| Single parent | 3% | 43 |
| 5+ person households | 2% | 33 |
| **Education & work** | | |
| Degree or equivalent | 59% | 302 |
| A-levels or equivalent | 12% | 142 |
| No qualifications | 11% | 32 |
| Prof. managerial | 25% | 299 |
| Lower managerial | 31% | 165 |
| Intermediate jobs | 16% | 69 |
| Routine jobs | 7% | 34 |
| Self-employed | 12% | 145 |
| Looking for work | 4% | 114 |
| Agricultural workers | 0% | 13 |
| **Ethnicity** | | |
| Asian | 5% | 135 |
| Black | 5% | 250 |
| White | 83% | 90 |

* Index of 100= UK Average.
** Not to Scale.

# Prosperous Young Professionals, Flats




These young people live in urban areas in purpose built and converted flats.

This group has the highest levels of people aged 25-29. They are very highly qualified, and are making their way up the career ladder in the professions and managerial roles. They earn high salaries.

40% of people live alone. There are also high numbers sharing larger properties. They are typically renting rather than buying, which reflects the more transient nature of these communities.

They are hard working and as a result make optimum use of their leisure time. They are twice as likely to use services such as ordering their groceries online for home delivery, and the Internet for shopping.

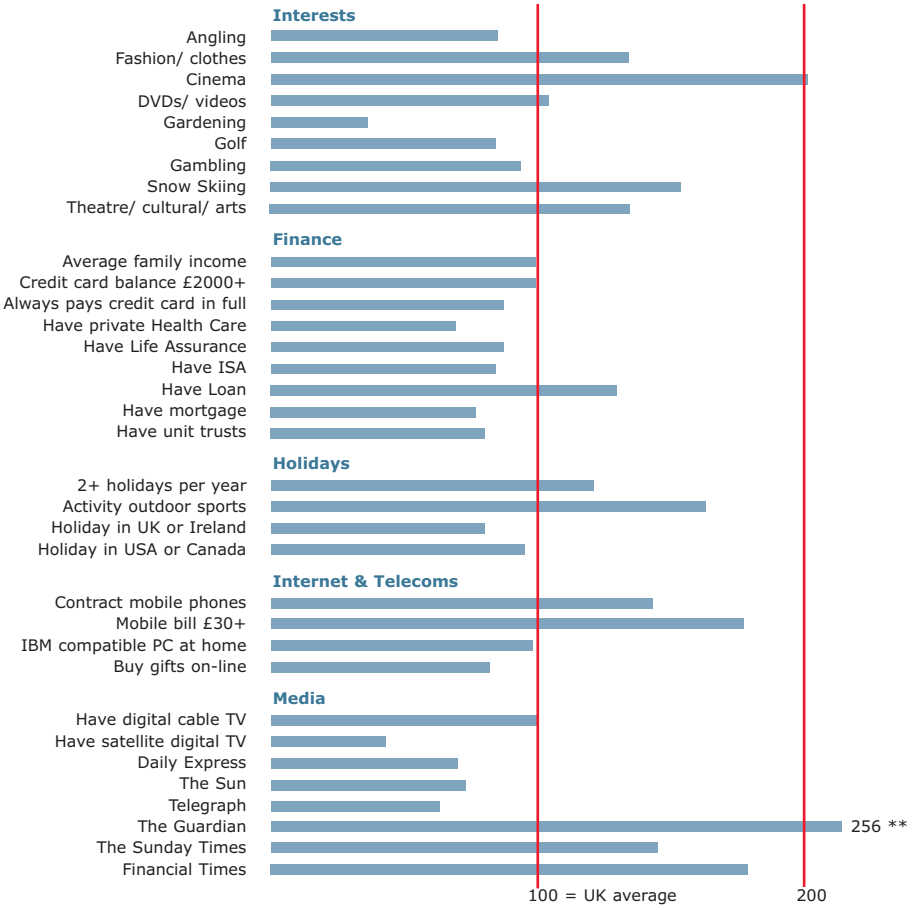
These people are keen readers and have wide interests which include art, music, the theatre and cinema. They also eat out regularly in restaurants and pubs. They really like to travel abroad and will take the full range of holidays including winter sun and snow, weekend breaks and long haul trips.

Given their high incomes, they do invest some of their money in a broad range of investments. They are keen users of credit cards for their purchases, with high monthly spend and correspondingly high credit limits.

This type more closely follows current affairs than any other. Like other urban groups, they will buy a daily paper to read on the way to work and will choose from the Financial Times, The Guardian and Independent. On Sundays they choose the Observer and The Sunday Times.

This type is found primarily in Inner London in Westminster, Camden, Islington, Haringey and Hackney as well as in Brighton, Bristol, Glasgow and Edinburgh.

# Young Educated Workers, Flats




There are many young people in their twenties in these densely populated areas. Most are working, but there is also a significant number of students. The majority live on their own in small flats, which will be either purpose built or conversions. Given this type is often found in Scotland, tenements will also be common.

These young people are well qualified, with levels of NVQs, A-Levels and degrees well above average. They are early in their careers and have modest incomes, which should continue to rise. This does mean they are unlikely to have any financial investments.

Living close to the centre of activity, in terms of both their work and recreation, there is little need for access to a car. Public transport, cycling and walking are the main options for getting around.

Self-improvement and education are important to this group and they devote free time to both. They are busy people and enjoy socialising in bars, restaurants and coffee shops on a regular basis.

They do not buy many newspapers, but The Guardian and Independent are most popular.

This type is found in Scottish cities such as Edinburgh, Glasgow, Aberdeen and Dundee, and in English towns such as Brighton, Cambridge, Bath and Southampton.

Type 17

2 Urban Prosperity

E Educated Urbanites

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 23% | 662 |
| 7+rooms | 4% | 18 |
| Owned outright | 13% | 45 |
| Owned with mortgage | 32% | 82 |
| Social housing | 18% | 91 |
| Detached | 1% | 6 |
| Semi | 2% | 8 |
| Terraced | 5% | 20 |
| Flats | 87% | 451 |
| High-rise (floor 5+) | 2% | 328 |
| **Families** | | |
| Couple with children | 4% | 21 |
| Empty nester | 2% | 23 |
| Couple without children | 16% | 89 |
| Pensioners (single or couples) | 14% | 62 |
| Sharers | 8% | 209 |
| Single non-pensioner | 51% | 320 |
| Single parent | 4% | 57 |
| 5+ person households | 1% | 17 |
| **Education & work** | | |
| Degree or equivalent | 34% | 173 |
| A-levels or equivalent | 14% | 171 |
| No qualifications | 19% | 53 |
| Prof. managerial | 11% | 140 |
| Lower managerial | 23% | 124 |
| Intermediate jobs | 21% | 89 |
| Routine jobs | 15% | 71 |
| Self-employed | 6% | 74 |
| Looking for work | 5% | 140 |
| Agricultural workers | 0% | 28 |
| **Ethnicity** | | |
| Asian | 3% | 87 |
| Black | 3% | 143 |
| White | 90% | 98 |

* Index of 100= UK Average.
** Not to Scale.

Type
18

2 Urban Prosperity

E Educated Urbanites

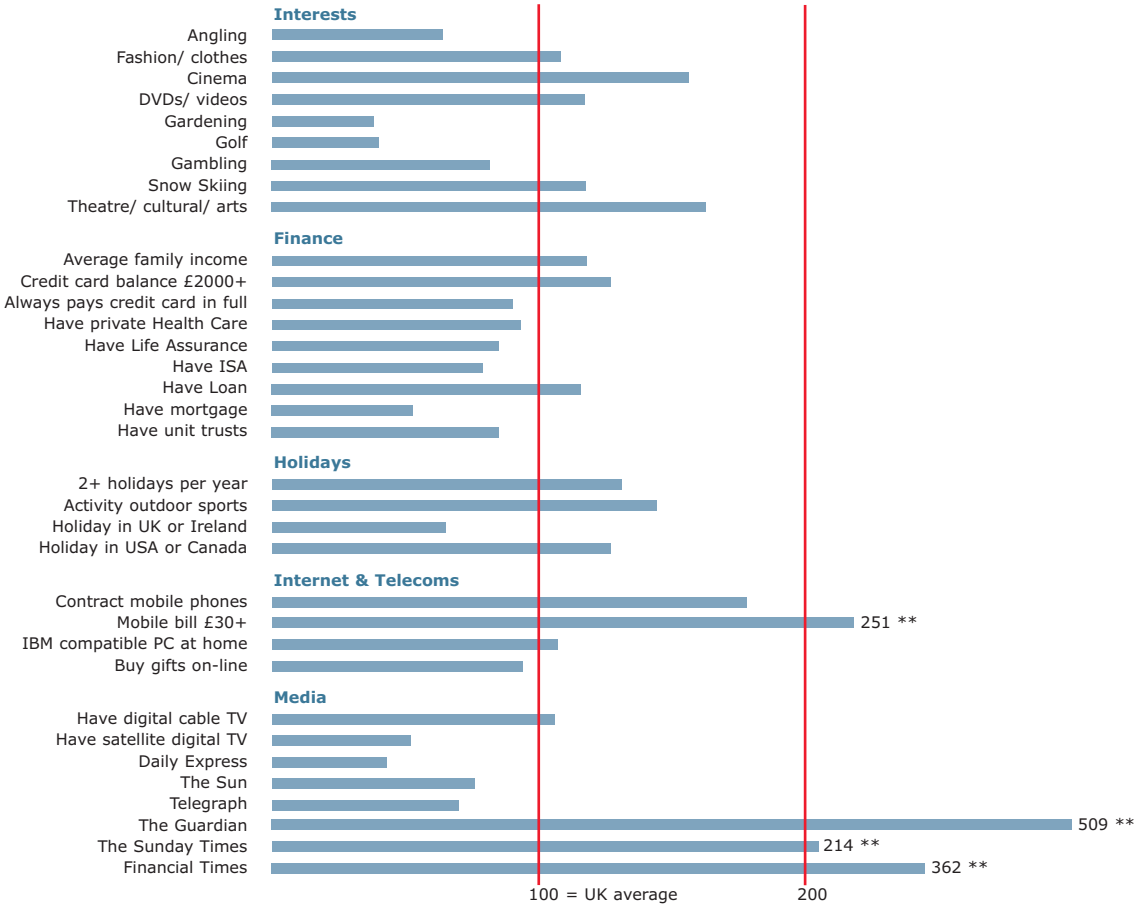
Concentration found in these areas.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 14% | 391 |
| 7+rooms | 9% | 45 |
| Owned outright | 13% | 44 |
| Owned with mortgage | 28% | 71 |
| Social housing | 31% | 156 |
| Detached | 2% | 8 |
| Semi | 6% | 20 |
| Terraced | 16% | 61 |
| Flats | 72% | 375 |
| High-rise (floor 5+) | 2% | 234 |
| **Families** | | |
| Couple with children | 11% | 53 |
| Empty nester | 6% | 59 |
| Couple without children | 14% | 81 |
| Pensioners (single or couples) | 13% | 56 |
| Sharers | 13% | 344 |
| Single non-pensioner | 32% | 200 |
| Single parent | 8% | 116 |
| 5+ person households | 6% | 87 |
| **Education & work** | | |
| Degree or equivalent | 41% | 208 |
| A-levels or equivalent | 11% | 139 |
| No qualifications | 24% | 66 |
| Prof. managerial | 14% | 166 |
| Lower managerial | 25% | 134 |
| Intermediate jobs | 19% | 81 |
| Routine jobs | 13% | 62 |
| Self-employed | 9% | 108 |
| Looking for work | 5% | 157 |
| Agricultural workers | 0% | 18 |
| **Ethnicity** | | |
| Asian | 9% | 216 |
| Black | 15% | 757 |
| White | 69% | 75 |

* Index of 100= UK Average.
** Not to Scale.

# Multi-Ethnic Young, Converted Flats




These young multi-ethnic communities are primarily found in London, with many living in houses which have been converted into flats.

Most people are in their twenties and thirties and there are only a few, very young children. The population is diverse. On the whole they are well qualified. Many are in professional and managerial jobs, with good incomes. Others have lower level qualifications and are likely to be office and clerical staff. There are also a significant number of students.

The majority of people are renting their homes privately. However, there is also a high proportion living in Housing Association property.

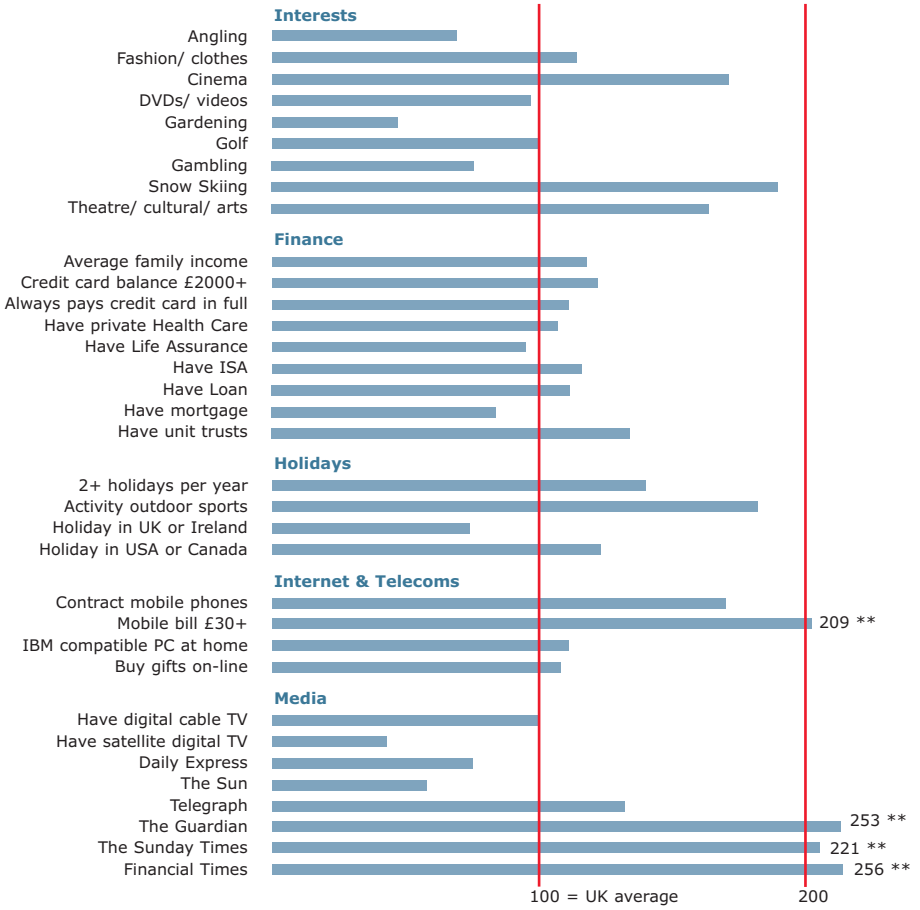
Public transport is by far the most popular method of travelling to work or study. Residents are also happy to walk and only a minority see the need for a car.

At this stage in their lives this type are not really thinking about investing their money. They will spend their spare money on travel, and will take long haul trips as well as European holidays.

They like exercise and sport, as well as more contemplative pursuits such as the theatre, the arts and self-improvement classes. They are also very interested in current affairs and read The Guardian and The Independent as they commute to work.

This type is almost exclusively a London phenomenon, with high concentrations in most inner and outer London boroughs.

# Suburban Privately Renting Professionals




These young people have made a lifestyle choice to reside close enough to the major conurbations, to obtain the benefits of the city without actually living in its centre. In their twenties and early thirties, they are well educated and are developing their careers in professional and managerial jobs.

They are living in purpose built flats in attractive suburbs and satellite towns. Many are still renting, although some have purchased their homes.

They use diverse means to get around. Where possible they will travel to work by public transport, by bike or on foot. However, the majority do have a car and will often buy new, expensive models.

These people are very comfortable using the Internet in all aspects of their life including financial services, purchasing gifts, CDs and books and booking their holidays and leisure activities on-line.

For holidays, the USA, Canada and other long haul destinations are popular, as are weekend breaks and winter snow holidays. In their spare time they enjoy sport and exercise. They also like spending their money on shopping for clothes and eating out.

They are interested in current affairs, and whilst they tend to read mainly the broadsheet papers, they show no bias to any particular title.

This type is found in Richmond-upon-Thames, Sutton and Bromley in Outer London, and in Cheltenham, St Albans and Guildford.

Type 19

2 Urban Prosperity

E Educated Urbanites

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 9% | 246 |
| 7+rooms | 11% | 57 |
| Owned outright | 25% | 87 |
| Owned with mortgage | 38% | 96 |
| Social housing | 9% | 44 |
| Detached | 6% | 25 |
| Semi | 10% | 33 |
| Terraced | 17% | 67 |
| Flats | 64% | 330 |
| High-rise (floor 5+) | 1% | 121 |
| **Families** | | |
| Couple with children | 9% | 44 |
| Empty nester | 4% | 41 |
| Couple without children | 20% | 112 |
| Pensioners (single or couples) | 20% | 87 |
| Sharers | 8% | 202 |
| Single non-pensioner | 34% | 218 |
| Single parent | 3% | 51 |
| 5+ person households | 3% | 36 |
| **Education & work** | | |
| Degree or equivalent | 43% | 220 |
| A-levels or equivalent | 12% | 141 |
| No qualifications | 17% | 46 |
| Prof. managerial | 19% | 227 |
| Lower managerial | 28% | 153 |
| Intermediate jobs | 21% | 87 |
| Routine jobs | 10% | 48 |
| Self-employed | 9% | 114 |
| Looking for work | 3% | 84 |
| Agricultural workers | 0% | 26 |
| **Ethnicity** | | |
| Asian | 4% | 103 |
| Black | 2% | 106 |
| White | 90% | 98 |

* Index of 100= UK Average.
** Not to Scale.

Type
20

2 Urban Prosperity

F Aspiring Singles

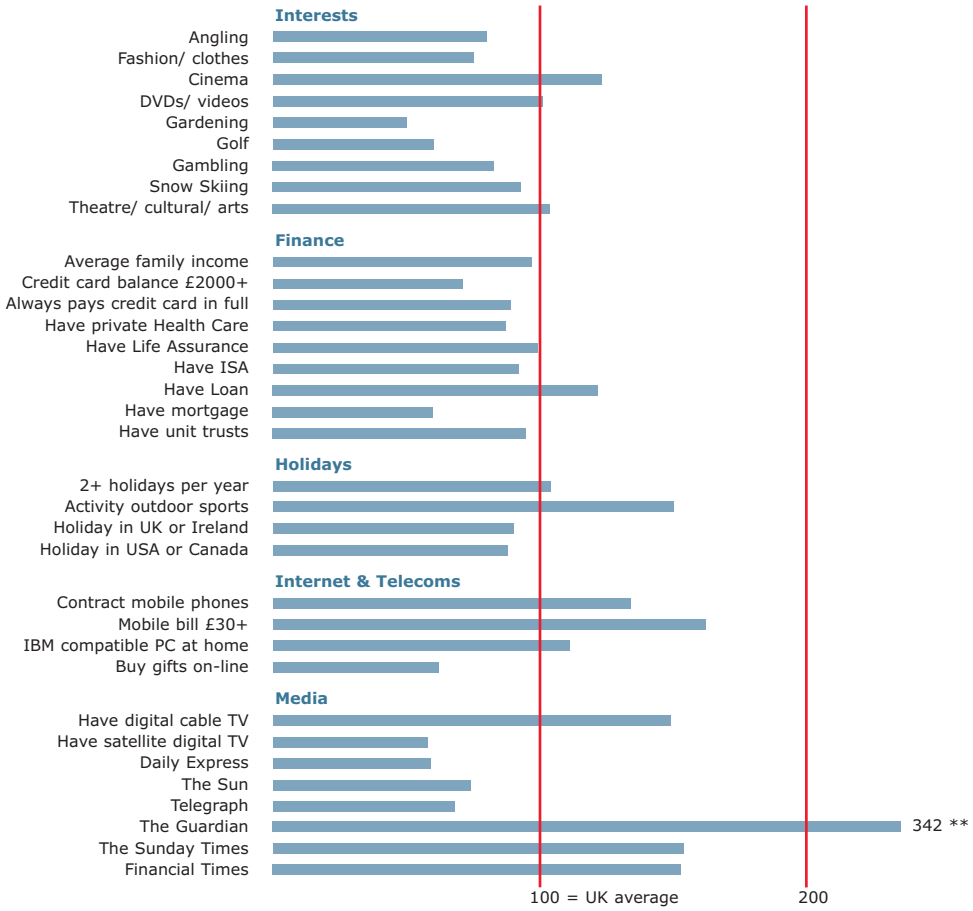
Concentration found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 8% | 218 |
| 7+rooms | 19% | 98 |
| Owned outright | 18% | 64 |
| Owned with mortgage | 30% | 76 |
| Social housing | 13% | 64 |
| Detached | 4% | 17 |
| Semi | 13% | 41 |
| Terraced | 38% | 148 |
| Flats | 42% | 217 |
| High-rise (floor 5+) | 0% | 55 |
| **Families** | | |
| Couple with children | 13% | 61 |
| Empty nester | 5% | 55 |
| Couple without children | 14% | 82 |
| Pensioners (single or couples) | 13% | 58 |
| Sharers | 20% | 517 |
| Single non-pensioner | 26% | 164 |
| Single parent | 6% | 89 |
| 5+ person households | 10% | 136 |
| **Education & work** | | |
| Degree or equivalent | 30% | 154 |
| A-levels or equivalent | 24% | 295 |
| No qualifications | 19% | 52 |
| Prof. managerial | 9% | 110 |
| Lower managerial | 17% | 91 |
| Intermediate jobs | 16% | 68 |
| Routine jobs | 13% | 61 |
| Self-employed | 6% | 70 |
| Looking for work | 4% | 108 |
| Agricultural workers | 1% | 32 |
| **Ethnicity** | | |
| Asian | 6% | 146 |
| Black | 2% | 108 |
| White | 87% | 95 |

* Index of 100= UK Average.
** Not to Scale.

# Student Flats and Cosmopolitan Sharers




These are cosmopolitan areas of shared flats and bed-sits.

Households tend to be young single people renting small one or two bedroom flats, which may be purpose built or converted. Around a third are student households. This is a fast changing environment with a high turnover of occupancy. Living close to places of work and study, travel is mainly by foot or public transport. Relatively few of these people own a car.

Although many cannot afford to purchase a PC, this is the computer literate generation. They use the Internet through college or work to make various purchases and book holidays. These people have plans and aspirations. They wish to embrace the latest technology - digital cameras, DVD players and so on - but don't yet have the financial means to do so. The more prudent plan to pay off their debts. Their phone bills are large and their credit card limits low.

Lifestyles are active, socially and physically. Exercise, dance and sport are popular. They frequent coffee shops and in the evenings go the theatre, cinema or clubbing. More relaxing moments are spent listening to music or reading books and magazines.

Some will eat healthy foods and take vitamin supplements, but many choose to eat fast foods and take-aways for convenience.

These people are interested in current affairs. While news may be followed online, they are also readers of The Guardian, The Observer, The Independent and The Times.

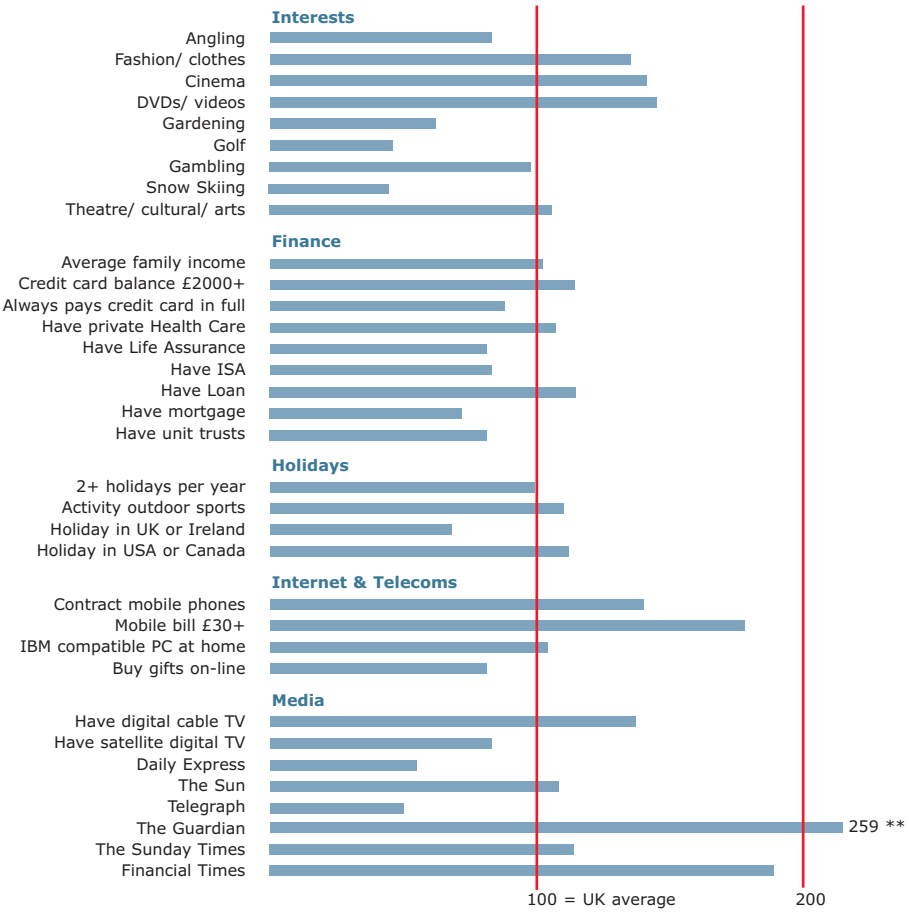
University towns such as Oxford, Cambridge and Edinburgh are the main geographical locations for these types, which are also found in places such as Brighton, Plymouth and Dundee.

Type
21

2 Urban Prosperity

F Aspiring Singles

# Singles and Sharers, Multi-Ethnic Areas



Concentrations found in these areas.

These are metropolitan white-collar populations with high concentrations of ethnic minorities.

People are generally younger, typically under 40. There are some single parents, but most households comprise single people renting and sharing flats or terraced houses. The accommodation is small, often only one or two bedrooms. Around 35% of the population is black or Asian. Both minorities occur in broadly equal proportion across this type.

The level of education is above average and jobs tend to be managerial or clerical. Levels of students, people working in the Public Sector and unemployment are all somewhat above the national average.

These people do not need cars given their urban lifestyles. Instead, they will get about by walking and using public transport. They tend to go to coffee shops, and lunch in pubs or restaurants on a regular basis. They may also spend time in an art gallery or going to the theatre.

Relatively high numbers have cable TV and DVD players. Reading, and sometimes religious activity also play a part in their leisure activities. They have some interest in current affairs and might be readers of The Guardian, The Observer or The Independent.

Increasingly they will use new technology such as telephone, PC and mobile phone for banking purposes. Many would like to upgrade to gold and platinum credit cards. More realistically, others are planning to pay off their debt.

These types are mainly found in Inner London and Outer Metropolitan areas such as Croydon, Harrow, Southall and Ilford.

## Demographic Features

| Housing | % of types | Index to UK |
|---|---|---|
| 1-2 rooms | 7% | 192 |
| 7+rooms | 10% | 51 |
| Owned outright | 20% | 68 |
| Owned with mortgage | 37% | 94 |
| Social housing | 24% | 118 |
| Detached | 4% | 16 |
| Semi | 16% | 53 |
| Terraced | 47% | 185 |
| Flats | 30% | 158 |
| High-rise (floor 5+) | 0% | 67 |
| **Families** | | |
| Couple with children | 18% | 87 |
| Empty nester | 9% | 98 |
| Couple without children | 12% | 68 |
| Pensioners (single or couples) | 15% | 65 |
| Sharers | 9% | 238 |
| Single non-pensioner | 21% | 134 |
| Single parent | 10% | 152 |
| 5+ person households | 10% | 146 |
| **Education & work** | | |
| Degree or equivalent | 26% | 133 |
| A-levels or equivalent | 10% | 122 |
| No qualifications | 33% | 92 |
| Prof. managerial | 8% | 100 |
| Lower managerial | 20% | 105 |
| Intermediate jobs | 22% | 92 |
| Routine jobs | 18% | 84 |
| Self-employed | 7% | 84 |
| Looking for work | 5% | 150 |
| Agricultural workers | 0% | 20 |
| **Ethnicity** | | |
| Asian | 18% | 454 |
| Black | 17% | 844 |
| White | 59% | 64 |

* Index of 100= UK Average.
** Not to Scale.

Type
22

2 Urban Prosperity

F Aspiring Singles

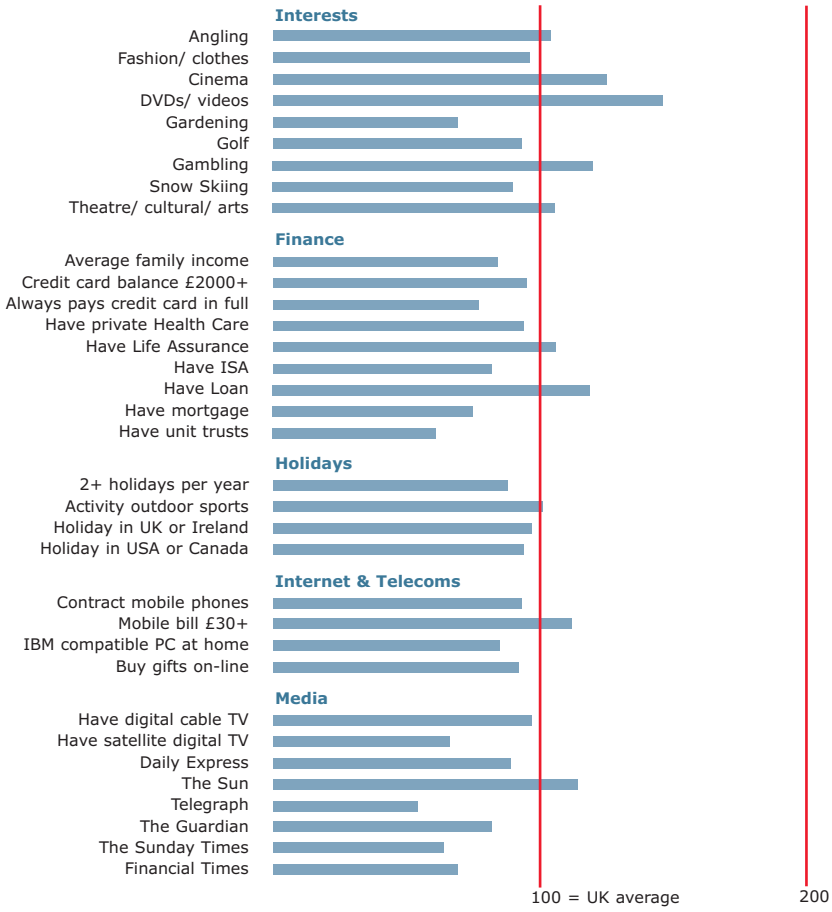
Concentration found in these areas.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 11% | 309 |
| 7+rooms | 8% | 43 |
| Owned outright | 20% | 68 |
| Owned with mortgage | 30% | 76 |
| Social housing | 20% | 101 |
| Detached | 4% | 19 |
| Semi | 10% | 34 |
| Terraced | 18% | 70 |
| Flats | 60% | 311 |
| High-rise (floor 5+) | 1% | 111 |
| **Families** | | |
| Couple with children | 10% | 48 |
| Empty nester | 5% | 56 |
| Couple without children | 15% | 85 |
| Pensioners (single or couples) | 24% | 101 |
| Sharers | 5% | 126 |
| Single non-pensioner | 33% | 208 |
| Single parent | 7% | 100 |
| 5+ person households | 3% | 46 |
| **Education & work** | | |
| Degree or equivalent | 17% | 86 |
| A-levels or equivalent | 9% | 112 |
| No qualifications | 36% | 99 |
| Prof. managerial | 6% | 68 |
| Lower managerial | 17% | 92 |
| Intermediate jobs | 25% | 105 |
| Routine jobs | 24% | 113 |
| Self-employed | 8% | 96 |
| Looking for work | 5% | 157 |
| Agricultural workers | 1% | 57 |
| **Ethnicity** | | |
| Asian | 3% | 64 |
| Black | 2% | 75 |
| White | 94% | 102 |

* Index of 100= UK Average.

# Low Income Singles, Small Rented Flats




These neighbourhoods are largely composed of single people, both young and old.

Around 20% of the people in these areas are in their 20s, but 10% are over 75. Both are well above the national average. The dominant characteristic is the single person renting small flats. There may also be some communal establishments such as nursing homes.

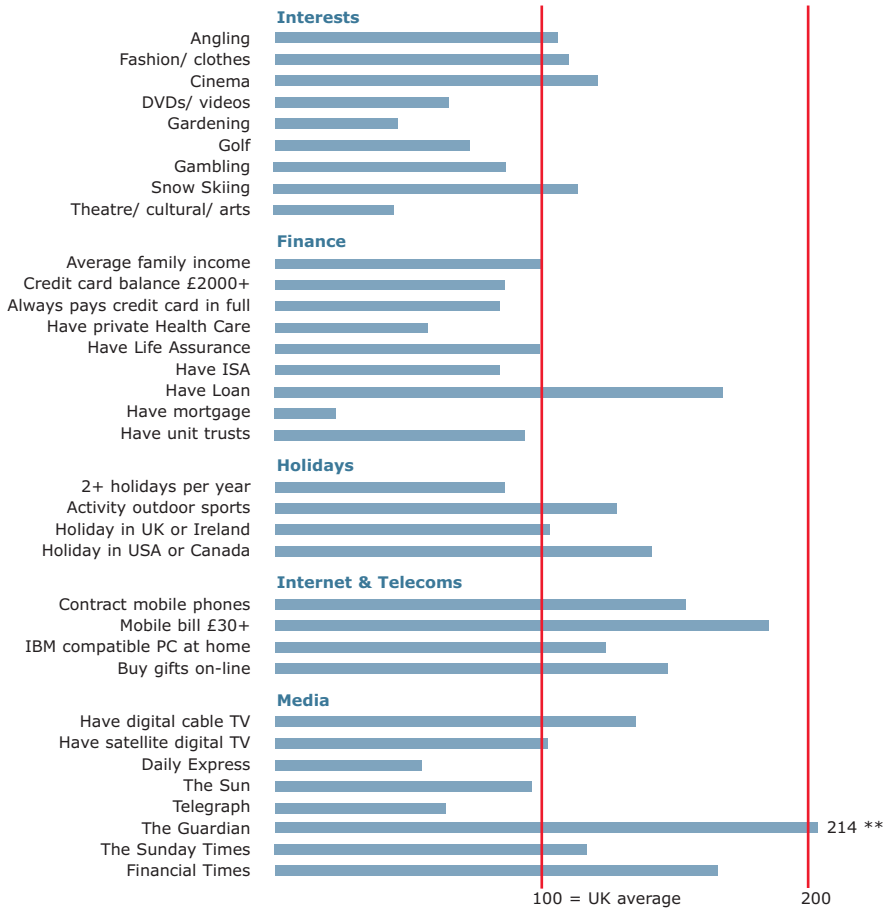
Incomes are quite low. People have average educational qualifications. Their relatively routine jobs are in shops and offices, and there is some unemployment. With the elderly contributing to higher than average numbers of people with long term illnesses, these areas are beginning to experience some need for social services.

While the younger people aspire to gold cards, interactive TV and telephone banking, the reality is they have low limits on their credit cards, plan to pay off debts, and possibly need a loan. Their spending on food is low, and catalogue shopping helps them economise. Few people own a car, with those who do paying high insurance premiums. Most get about on foot, by bike, or public transport.

The pub is a relatively popular place for eating, either at lunch-time or in the evening. Leisure interests tend to be football and betting on the horses. At home they might unwind by listening to music or reading a novel. There is a keen interest in self-improvement and education.

Geographically this type occurs in various locations including Canterbury, seaside towns such as Torquay and Blackpool, and Scottish towns such as Dundee, Galashiels, and Paisley.

# Student Terraces




This type contains very high proportions of students and other young adults, with correspondingly low proportions of people over the age of 45. Students account for 38% of adults living in these areas during term time. This is over 5 times the national average.

Over half the housing stock in these areas is terraced housing, and the number of converted flats is also higher than average. Many are privately rented and the larger dwellings offer shared accommodation. This type has a relatively transient population, and there are correspondingly high levels of vacant property.

People often participate in exercise and sport, with football and rugby amongst the popular activities. Long haul holidays are popular but often done on a budget, including backpacking. Leisure activities include visiting the cinema and an interest in fashion and clothes.

Internet use is very high, and this is reflected in the numbers playing interactive games on their computers. Indeed these are people very open to the uses of all new technology. They are confident using the Internet for home finance, for buying books, clothes and CDs and for researching and booking travel online.

University towns such as Oxford and Cambridge have high concentrations of these types, as do other large population centres such as Leeds and Southampton.

Residential quarters around military bases share this unsuually young age profile and transient population and can also occur in this type.

Type 23

2 Urban Prosperity

F Aspiring Singles

Concentrations found in these areas.

## Demographic Features

| Housing | % of types | Index to UK |
|---|---|---|
| 1-2 rooms | 3% | 81 |
| 7+rooms | 26% | 131 |
| Owned outright | 11% | 39 |
| Owned with mortgage | 17% | 42 |
| Social housing | 12% | 61 |
| Detached | 7% | 29 |
| Semi | 26% | 84 |
| Terraced | 51% | 200 |
| Flats | 15% | 78 |
| High-rise (floor 5+) | 0% | 17 |
| **Families** | | |
| Couple with children | 32% | 153 |
| Empty nester | 4% | 42 |
| Couple without children | 15% | 83 |
| Pensioners (single or couples) | 6% | 28 |
| Sharers | 25% | 650 |
| Single non-pensioner | 10% | 65 |
| Single parent | 4% | 65 |
| 5+ person households | 19% | 272 |
| **Education & work** | | |
| Degree or equivalent | 20% | 104 |
| A-levels or equivalent | 34% | 417 |
| No qualifications | 14% | 39 |
| Prof. managerial | 7% | 86 |
| Lower managerial | 18% | 96 |
| Intermediate jobs | 17% | 74 |
| Routine jobs | 12% | 55 |
| Self-employed | 3% | 33 |
| Looking for work | 2% | 73 |
| Agricultural workers | 1% | 32 |
| **Ethnicity** | | |
| Asian | 6% | 150 |
| Black | 2% | 89 |
| White | 88% | 96 |

* Index of 100= UK Average.
** Not to Scale.

# Comfortably Off

This category contains much of 'middle-of-the-road' Britain. Most people are comfortably off. They may not be wealthy, but they have few major financial worries.

All lifestages are represented in this category. Younger singles and couples, just starting out on their careers, are the dominant group in some areas. Other areas have mostly stable families and empty nesters, especially in suburban or semi-rural locations. Comfortably off pensioners, living in retirement areas around the coast or in the countryside, form the other main group in this category.

Most people own their own home, with owner occupation exceeding 80%. Most houses are semi-detached or detached. Employment is in a mix of professional and managerial, clerical and skilled occupations. Educational qualifications tend to be in line with the national average.

This category incorporates the home-owning, stable and fairly comfortable backbone of modern Britain.

3

Category 3

# Comfortably Off

acorn

# Starting Out

These are young adults, many just starting out on their careers. They are in their 20s and early 30s. There are a lot of students and young singles in their first jobs, as well as young couples and some young families with children under five.

Housing is a mix of smaller terraced houses, with two or three bedrooms, and converted and purpose built flats. Many of the houses are being bought on a first mortgage but renting from private landlords is also common. Many of the students and young single professionals in this group will be house or flat sharers.

Most of the individuals are well educated to A-level and degree standard. They will often be employed in lower managerial, professional and clerical occupations, and are on the first rungs of the corporate ladder. Most of the women in this group work full time.

Most households have a car, with some having two. Incomes tend to be good and levels of savings and investments are above the national average.

They enjoy sport and exercise and are likely to visit the gym regularly. Leisure time is also spent watching cable TV, going to pubs and restaurants and listening to music. The Guardian, Independent and Observer are popular newspapers.

These young people are just starting out but have the education and ambition to succeed in life.

Group H

Types 26, 27, 28, 29, 30, 31

# Secure Families

This group comprises home owning families living comfortably in suburban and semi-rural locations. They mainly live in three bedroom semi-detached homes. Families might include young children, teenagers or even young adults who have not yet left home. These areas will also include some empty nesters.

Within this group, there are also some neighbourhoods with high numbers of comfortably off Asian families.

People are employed in a range of occupations, including middle management and clerical roles. There are also reasonable numbers of shopworkers and skilled manual workers. Incomes are at least of average levels and many earn well above the national average.

Most people in this group have some savings and would consider themselves financially prudent. The more affluent will have good company cars and will have built up somewhat greater levels of savings and investments.

These are the stable suburban families that make up much of middle Britain.

# Settled Suburbia

These established communities are made up of empty nesters and retired older couples. Property tends to be two and three bedroom semi-detached houses and bungalows. Many own their homes outright.

The working population are in a mix of lower management, supervisory, manufacturing and retail jobs. They earn modest salaries and significant numbers of women work part-time to boost the overall household income.

Given that their children tend to have left home and they have very little mortgage to pay, many will have a reasonable disposable income. They may also have some investments for security in their old age.

They like to go on holiday and will typically enjoy UK and European holidays, in both winter and summer. For many, gardening is their most important activity.

While most people get their news from TV, the Daily Mail is the most popular newspaper.

These people have managed their incomes well, and have adequate financial resources to feel confident and secure about the future.

# Prudent Pensioners

These are comfortably off retired people found in many seaside towns and elsewhere around the country. There are many over 75s as well as younger retired people. A lot of the households are pensioner couples or singles. Retirement homes are also common.

Much of the housing in these areas is flats, either converted or low rise purpose built. Many are owner occupied and often of high value; others are privately rented. Holiday homes are also common.

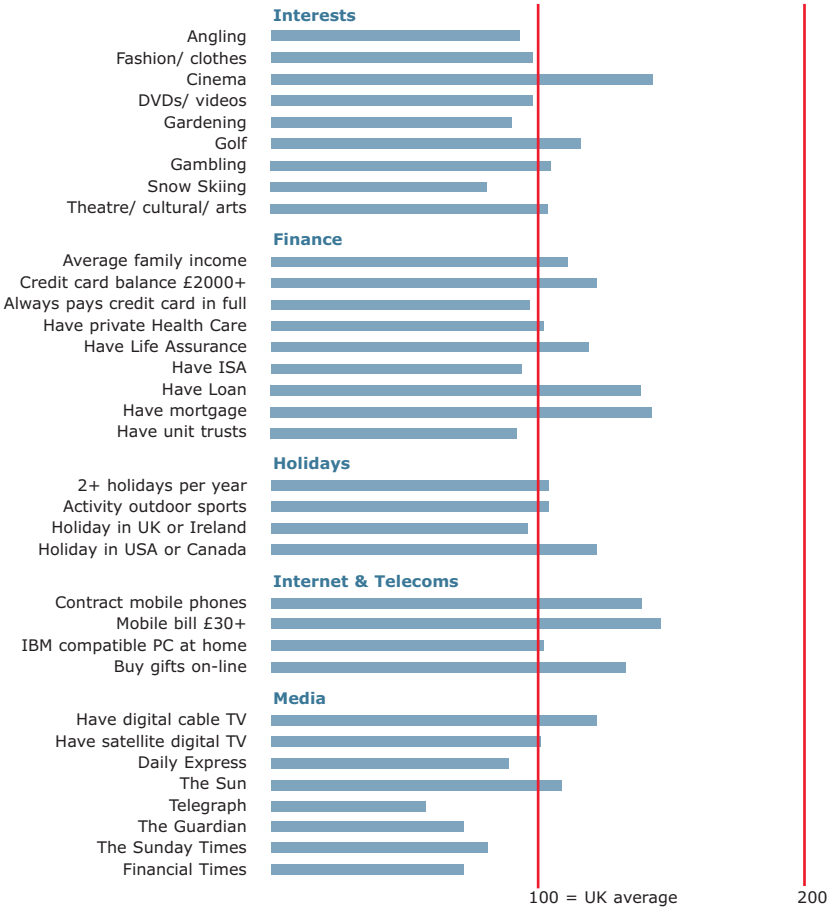
Residents tend to be well educated, and employment for those who are not retired tends to be in managerial and professional occupations.

Most of the people in this group have a comfortable standard of living, having provided for their old age with above average levels of savings and investments.

Although predominantly of retirement age, householders are far from inactive. They are prepared to take on charity and voluntary work and show a marked propensity to be members of bodies such as the National Trust. Many have an interest in fine art and antiques.

These sophisticated senior citizens are both financially smart and socially active. They have ensured that they will enjoy a relaxed and refined retirement.

# Young Couples, Flats and Terraces




These individuals are mainly in their late 20s and early 30s. They are mostly singles and couples just starting out. Some of the couples have children under five, but there are relatively few children of school age or older.

Property is mostly small terraced houses and purpose built flats, usually with one or two bedrooms. Some are privately rented but many are being bought on a first mortgage. Levels of mortgage protection insurance are particularly high with this type.

There are higher than average levels of qualifications at GCSE and A-level, and degree qualifications are in line with the national average. Most women in this type work full time. Employment is predominantly in lower managerial and professional occupations, as well as in clerical, supervisory and some retail jobs.

These tend to be one car households, often a company car in the £5,000 to £10,000 range.

Household income is likely to be in the £20,000 to £40,000 range and regular savings plans and ISAs are common. The Internet is used for buying insurance and other financial products, as well as shopping for books, CDs and clothes.

Leisure interests include the cinema, pubs, eating out as well as sports (football and golf) and exercise. High levels of ownership of DVD players and subscription to cable TV and cable telephone are also common.

This type is found in large numbers in Outer London (Hillingdon, Sutton) as well in towns like Milton Keynes, Basildon, Colchester, Watford and Falkirk.

Type 24

3 Comfortably Off

G Starting Out

Concentration found in these areas

## Demographic Features

| | % of type | index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 7% | 193 |
| 7+rooms | 6% | 31 |
| Owned outright | 18% | 62 |
| Owned with mortgage | 59% | 151 |
| Social housing | 7% | 36 |
| Detached | 9% | 38 |
| Semi | 25% | 83 |
| Terraced | 34% | 134 |
| Flats | 30% | 157 |
| High-rise (floor 5+) | 0% | 9 |
| **Families** | | |
| Couple with children | 16% | 76 |
| Empty nester | 5% | 50 |
| Couple without children | 23% | 133 |
| Pensioners (single or couples) | 13% | 55 |
| Sharers | 3% | 81 |
| Single non-pensioner | 33% | 212 |
| Single parent | 6% | 85 |
| 5+ person households | 3% | 37 |
| **Education & work** | | |
| Degree or equivalent | 20% | 103 |
| A-levels or equivalent | 10% | 117 |
| No qualifications | 25% | 69 |
| Prof. managerial | 10% | 116 |
| Lower managerial | 25% | 136 |
| Intermediate jobs | 29% | 123 |
| Routine jobs | 21% | 100 |
| Self-employed | 6% | 80 |
| Looking for work | 3% | 75 |
| Agricultural workers | 1% | 48 |
| **Ethnicity** | | |
| Asian | 2% | 50 |
| Black | 1% | 60 |
| White | 95% | 103 |

* Index of 100= UK Average

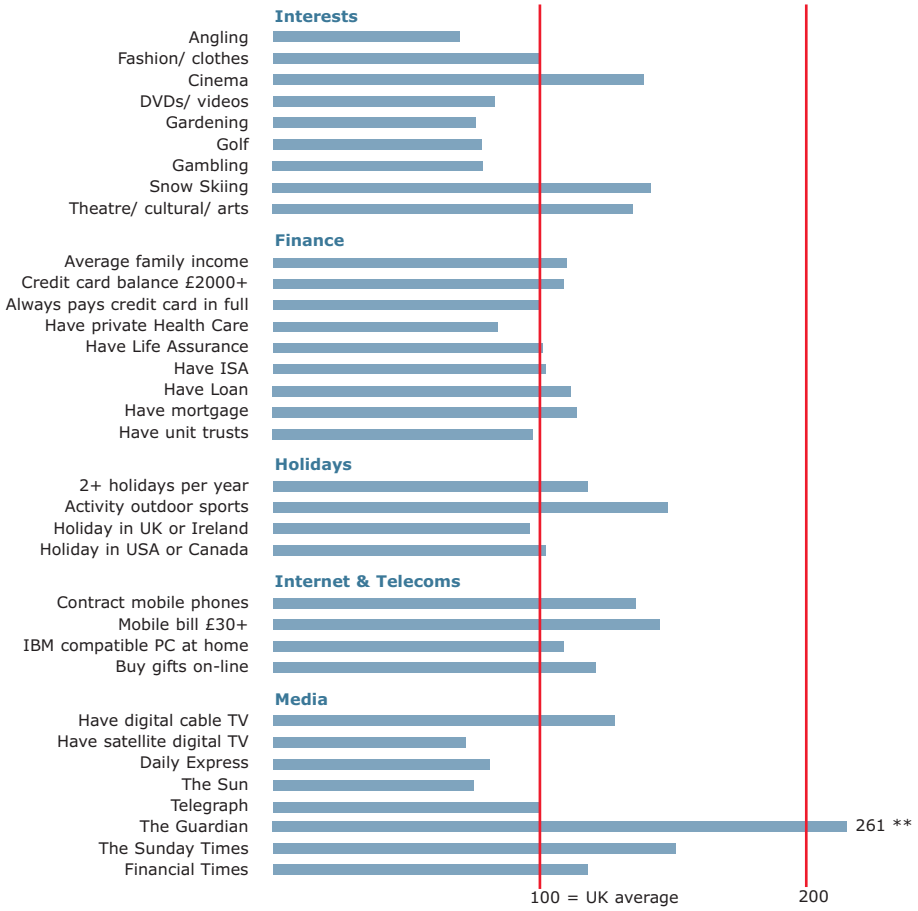
Type
# 25

**3** Comfortably Off

**G** Starting Out

Concentrations found in these areas.

## White-Collar Singles and Sharers, Terraces




This type is a mixture of young professionals and students in prosperous provincial towns and cities. Households are a mix of singles, couples and flat and house sharers.

Residents are mostly in their 20s and early 30s. They are well qualified, usually to A-level and degree standard. The older individuals in this type are often already in successful professional and managerial careers. Others are in lower managerial roles, as well as clerical occupations. Some work in the education and healthcare sectors. The term-time student population in this type is above average.

Most of the housing is terraced with some converted flats. Purpose built flats are rarer. Renting from a private landlord is higher than the national average, but many are buying their properties on a mortgage. Most households are two or three bedrooms.

Car ownership is in line with the national average, with most households having one, and some having two cars. Despite this, most residents use public transport, cycle or walk when travelling to work.

These individuals are slightly higher than average holders of savings and investment products such as ISAs, unit trusts and stocks and shares. They are also likely to use the Internet for savings accounts and to source credit cards.

Their preferred newspapers are The Guardian, The Independent and The Observer. They are likely to have cable TV and are keen on exercise and sport as well as theatre, music and the arts.

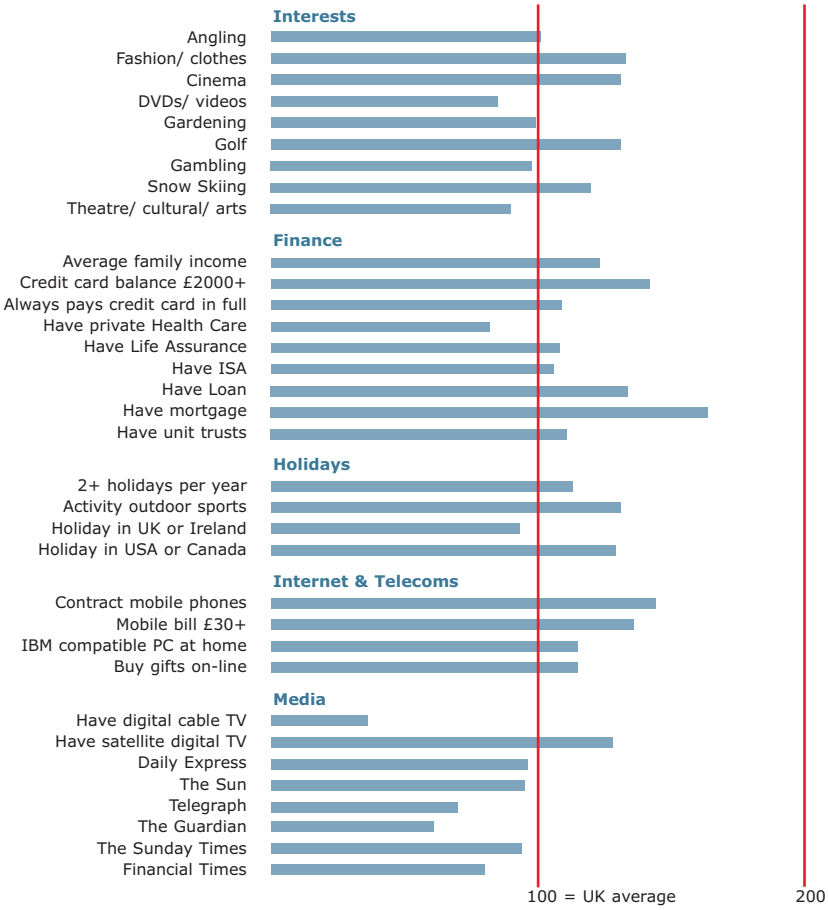
Towns where this ACORN type can be found include York, Canterbury, Swindon, Norwich, Bristol, Reading and Cardiff.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 3% | 75 |
| 7+rooms | 14% | 71 |
| Owned outright | 27% | 95 |
| Owned with mortgage | 48% | 121 |
| Social housing | 6% | 29 |
| Detached | 4% | 19 |
| Semi | 12% | 40 |
| Terraced | 71% | 277 |
| Flats | 11% | 55 |
| High-rise (floor 5+) | 0% | 9 |
| **Families** | | |
| Couple with children | 16% | 78 |
| Empty nester | 7% | 69 |
| Couple without children | 20% | 115 |
| Pensioners (single or couples) | 17% | 75 |
| Sharers | 8% | 212 |
| Single non-pensioner | 24% | 150 |
| Single parent | 6% | 88 |
| 5+ person households | 4% | 61 |
| **Education & work** | | |
| Degree or equivalent | 32% | 165 |
| A-levels or equivalent | 11% | 137 |
| No qualifications | 24% | 66 |
| Prof. managerial | 12% | 150 |
| Lower managerial | 25% | 137 |
| Intermediate jobs | 23% | 99 |
| Routine jobs | 16% | 76 |
| Self-employed | 8% | 100 |
| Looking for work | 3% | 83 |
| Agricultural workers | 1% | 41 |
| **Ethnicity** | | |
| Asian | 3% | 77 |
| Black | 2% | 84 |
| White | 93% | 101 |

* Index of 100= UK Average.
** Not to Scale.

# Younger White-Collar Couples with Mortgages




These are suburban communities of young families, often living in New Towns.

Generally aged in their late 20s or early 30s, these couples are likely to have just started or be starting a family. There are many pre-school children.
Their houses are typically mortgaged semis with two or three bedrooms.

People are employed as middle managers, office and clerical staff. The more senior have company cars. The company also provides health cover and a pension scheme, which might be supplemented by a private pension.

Incomes are well above average. Some people might make small investments in stocks and shares or in ISAs and may start a child savings plan. Starting a family is a time to be prudent, and the mortgage is likely to be covered by a mortgage protection plan. For the same reason these families may well have taken out life cover and accident insurance. They are careful with their money. Despite healthy credit limits, their credit card spending is controlled at low to moderate levels.

Europe is a popular destination for holidays given many have small children. Being younger they participate in exercise and sport, and gym membership is common. They may also play golf. They go to the cinema fairly frequently. At home they watch satellite TV and DVDs or listen to music.

This type is found in Milton Keynes, Stevenage, Swindon, Chelmsford, Guildford and Hemel Hempstead.

Type
26

3 Comfortably Off

H Secure Families

Concentrations found in these areas.

## Demographic Features

| Housing | % of Type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 60 |
| 7+rooms | 15% | 76 |
| Owned outright | 18% | 64 |
| Owned with mortgage | 69% | 176 |
| Social housing | 4% | 20 |
| Detached | 25% | 107 |
| Semi | 39% | 126 |
| Terraced | 28% | 110 |
| Flats | 8% | 42 |
| High-rise (floor 5+) | 0% | 3 |
| **Families** | | |
| Couple with children | 27% | 128 |
| Empty nester | 7% | 69 |
| Couple without children | 26% | 148 |
| Pensioners (single or couples) | 10% | 44 |
| Sharers | 3% | 69 |
| Single non-pensioner | 21% | 134 |
| Single parent | 5% | 83 |
| 5+ person households | 5% | 66 |
| **Education & work** | | |
| Degree or equivalent | 21% | 108 |
| A-levels or equivalent | 9% | 114 |
| No qualifications | 23% | 64 |
| Prof. managerial | 11% | 133 |
| Lower managerial | 27% | 143 |
| Intermediate jobs | 29% | 123 |
| Routine jobs | 19% | 91 |
| Self-employed | 7% | 87 |
| Looking for work | 2% | 59 |
| Agricultural workers | 1% | 48 |
| **Ethnicity** | | |
| Asian | 1% | 37 |
| Black | 1% | 31 |
| White | 96% | 104 |

* Index of 100= UK Average.

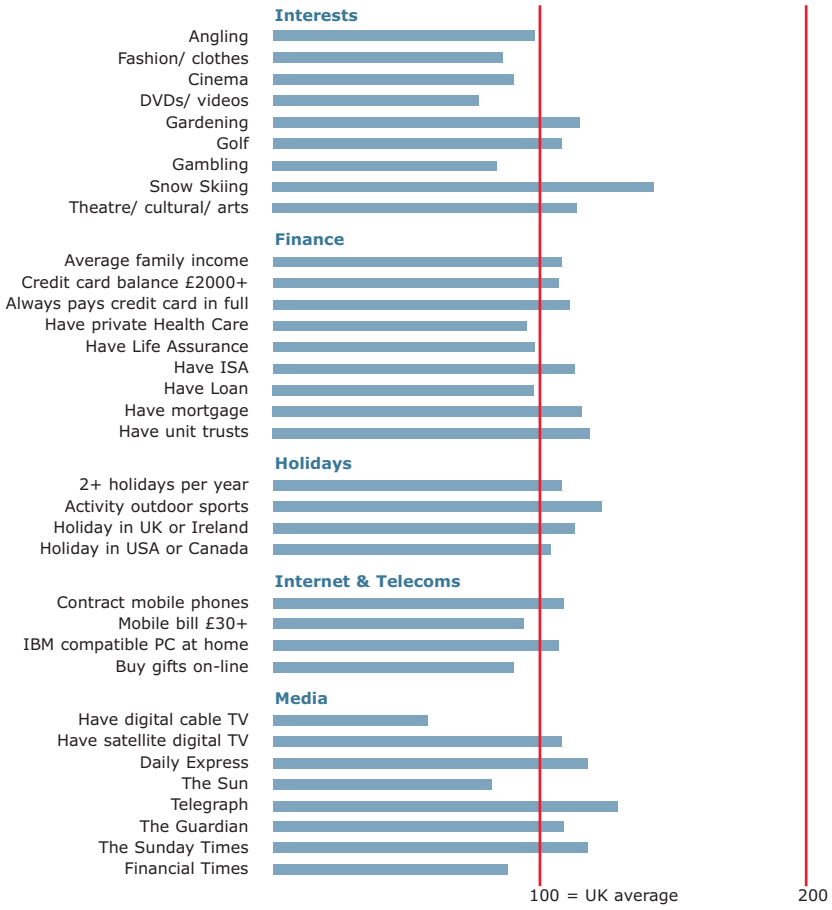
Type
27

3 Comfortably Off

H Secure Families

Concentrations found in these areas.

# Middle Income, Home Owning Areas




## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 39 |
| 7+rooms | 27% | 141 |
| Owned outright | 34% | 116 |
| Owned with mortgage | 48% | 121 |
| Social housing | 9% | 44 |
| Detached | 32% | 141 |
| Semi | 35% | 115 |
| Terraced | 25% | 98 |
| Flats | 6% | 32 |
| High-rise (floor 5+) | 0% | 2 |
| **Families** | | |
| Couple with children | 24% | 114 |
| Empty nester | 10% | 103 |
| Couple without children | 22% | 125 |
| Pensioners (single or couples) | 22% | 96 |
| Sharers | 3% | 71 |
| Single non-pensioner | 13% | 84 |
| Single parent | 4% | 68 |
| 5+ person households | 6% | 86 |
| **Education & work** | | |
| Degree or equivalent | 23% | 116 |
| A-levels or equivalent | 8% | 97 |
| No qualifications | 31% | 86 |
| Prof. managerial | 10% | 124 |
| Lower managerial | 23% | 122 |
| Intermediate jobs | 26% | 112 |
| Routine jobs | 18% | 84 |
| Self-employed | 11% | 132 |
| Looking for work | 2% | 62 |
| Agricultural workers | 2% | 131 |
| **Ethnicity** | | |
| Asian | 1% | 25 |
| Black | 0% | 15 |
| White | 98% | 106 |

* Index of 100= UK Average.

These are comfortably off middle-aged people living outside major towns.

The children of these middle-aged couples may have flown the nest, thereby allowing the parents a comfortable lifestyle. Family incomes are good and there is plenty of room in their three or four bedroom houses. With possibly a couple of cars on the drive, these managers and skilled workers are free from major financial worries.

Many have paid off their mortgages; others may have prudently protected their futures with mortgage protection policies, life cover and accident insurance. Modest investments will have been carefully spread across ISAs, unit trusts and high interest accounts. They will be preparing for their retirement with a private pension.

Fresh air suits these people. They play golf, go walking and enjoy fishing and bird-watching. As a result of these interests their donations are more likely to support environmental or wildlife charities. Weekend visits to places of interest means they are likely to have taken National Trust membership.

These are Telegraph and Daily Express readers, and often listen to Radio 2.

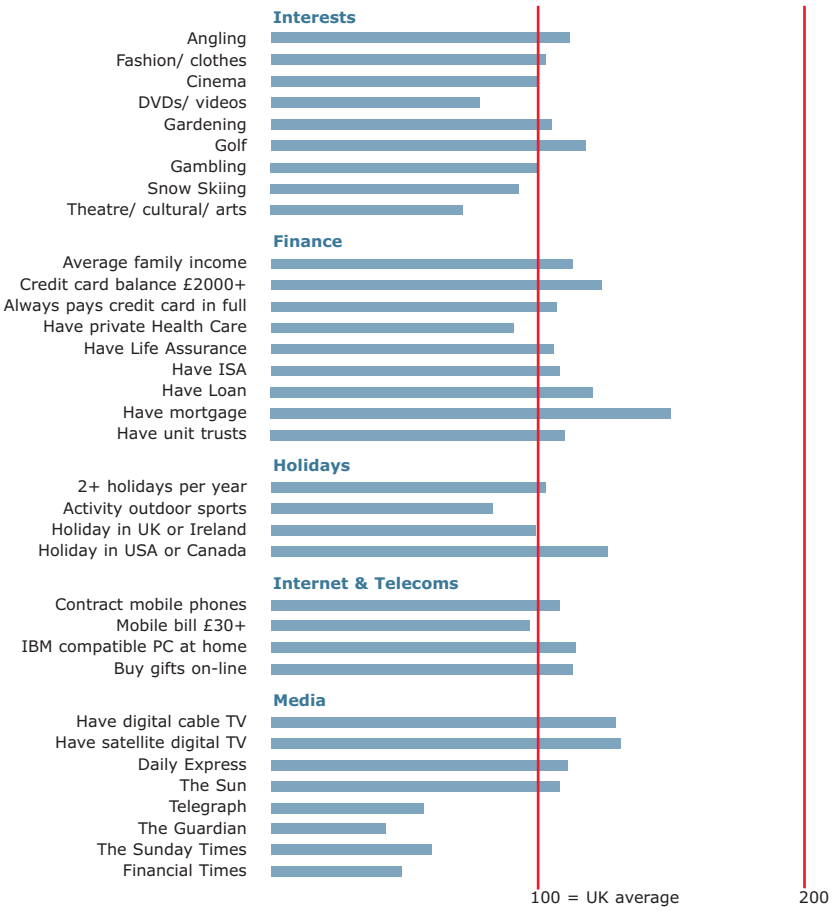
These types are found in many parts of the country including Halifax, Huddersfield, Stevenage, Guildford, Dorchester and Cambridge.

Type
28

3 Comfortably Off

H Secure Families

# Working Families with Mortgages



Concentrations found in these areas.

These are family suburbs in relatively prosperous post-industrial areas.

Households tend to be larger families, often with primary school children. They are typically buying their three or four bedroom semi-detached house on a mortgage. Incomes are above average. These people either work in middle management or clerical jobs, or have a skilled trade. The main income is often supplemented by female part–time work. Families may own two cars, one of them a company car.

Financial caution is a characteristic of people in these communities. Most will have made adequate pension provision through company or private schemes, and many will have mortgage protection insurance. They are likely to save regularly perhaps into a child savings plan. Some will own stocks and shares they have acquired through demutualisation and privatisation.

Leisure activities include golf, going to the cinema and watching TV. Packaged holidays to Europe and the Mediterranean are popular but many will holiday at home, perhaps in self-catered accommodation.

With larger families the food bill is relatively high, so price is important and stores like Asda are popular.

Many families will have a home PC which may be used by the children for education and playing computer games. Although some adults may use the Internet as a financial channel, most prefer the face-to-face contact of their bank or building society branch.

These neighbourhoods are scattered across the UK, although they are found in the greatest concentrations in post-industrial areas such as Wigan, Blaby, Dumbarton, Motherwell, Londonderry and Antrim.

## Demographic Features

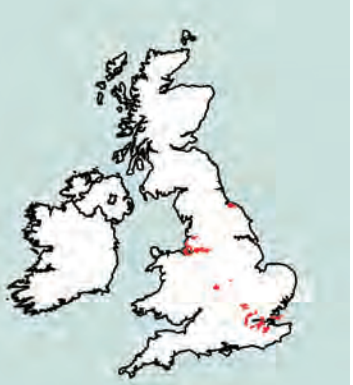
| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 19 |
| 7+rooms | 18% | 93 |
| Owned outright | 24% | 83 |
| Owned with mortgage | 66% | 167 |
| Social housing | 5% | 27 |
| Detached | 25% | 110 |
| Semi | 59% | 191 |
| Terraced | 14% | 55 |
| Flats | 2% | 10 |
| High-rise (floor 5+) | 0% | 1 |
| **Families** | | |
| Couple with children | 36% | 172 |
| Empty nester | 12% | 131 |
| Couple without children | 21% | 119 |
| Pensioners (single or couples) | 11% | 47 |
| Sharers | 2% | 59 |
| Single non-pensioner | 10% | 61 |
| Single parent | 6% | 88 |
| 5+ person households | 10% | 137 |
| **Education & work** | | |
| Degree or equivalent | 15% | 74 |
| A-levels or equivalent | 8% | 99 |
| No qualifications | 31% | 87 |
| Prof. managerial | 7% | 85 |
| Lower managerial | 21% | 113 |
| Intermediate jobs | 29% | 124 |
| Routine jobs | 25% | 117 |
| Self-employed | 7% | 87 |
| Looking for work | 2% | 68 |
| Agricultural workers | 1% | 53 |
| **Ethnicity** | | |
| Asian | 2% | 43 |
| Black | 0% | 23 |
| White | 97% | 105 |

* Index of 100= UK Average.

Type
29

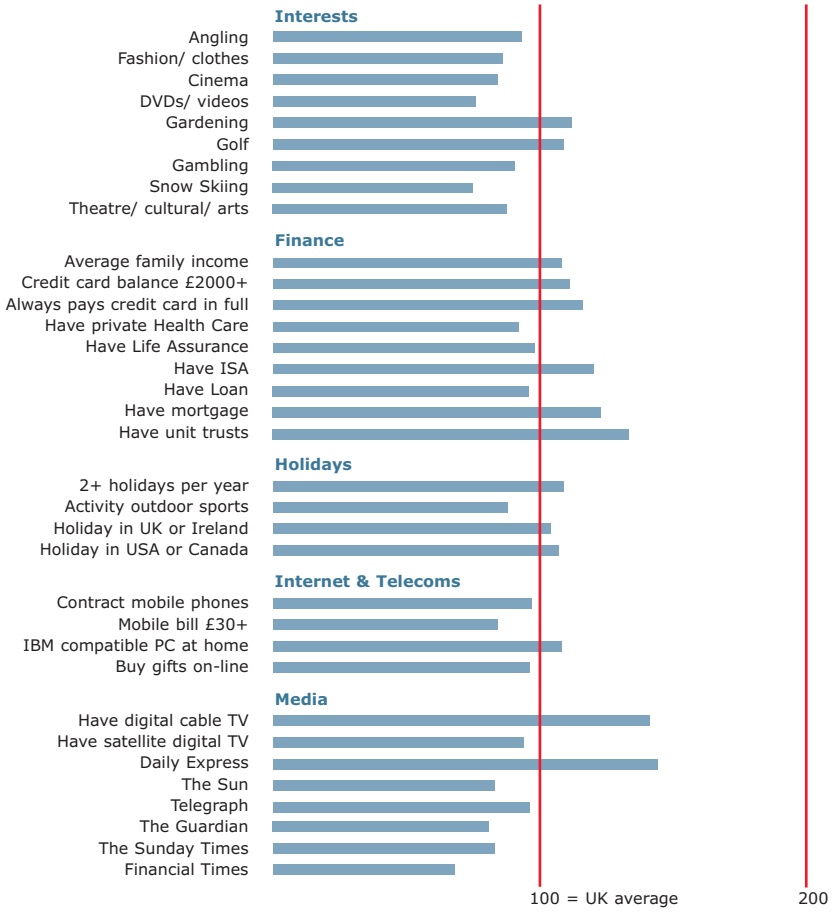
3 Comfortably Off

H Secure Families



Concentrations found in these areas.

# Mature Families in Suburban Semis




Empty nesters and couples with older children give a firmly middle-aged feel to this type.

Homes tend to be semi-detached and employment is more likely to be in office or clerical jobs. Many women work part-time now that their children are older or have left home. This supplements the family income, so earnings are above average.

Over time these families have built up investments in ISAs, stocks and shares or in a savings account. Many have also paid off their mortgage, so have equity in their house. For financial transactions they are most comfortable with the face-to-face contact at a building society or bank branch, rather than using direct channels such as the Internet. The company pension is an important provision for the later years of these householder's lives.

These people watch a lot of TV but also enjoy an occasional meal out in a restaurant. They have the money to take regular holidays, perhaps a winter sun break as well as a summer holiday.

Car ownership is above average with a mid-range family saloon a popular choice. Around a third of households can afford to run two cars.

The Daily Express and Daily Mail are the most popular newspapers.

This type is found in Outer London in Bexley, Havering and Sutton as well as in Dartford, Watford, Stockport, Solihull and the Wirral.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 16 |
| 7+rooms | 21% | 109 |
| Owned outright | 40% | 139 |
| Owned with mortgage | 52% | 132 |
| Social housing | 3% | 16 |
| Detached | 13% | 56 |
| Semi | 76% | 248 |
| Terraced | 7% | 29 |
| Flats | 3% | 15 |
| High-rise (floor 5+) | 0% | 2 |
| **Families** | | |
| Couple with children | 28% | 133 |
| Empty nester | 13% | 141 |
| Couple without children | 19% | 109 |
| Pensioners (single or couples) | 23% | 98 |
| Sharers | 3% | 67 |
| Single non-pensioner | 8% | 51 |
| Single parent | 4% | 62 |
| 5+ person households | 8% | 111 |
| **Education & work** | | |
| Degree or equivalent | 17% | 88 |
| A-levels or equivalent | 8% | 93 |
| No qualifications | 34% | 95 |
| Prof. managerial | 8% | 95 |
| Lower managerial | 21% | 114 |
| Intermediate jobs | 28% | 117 |
| Routine jobs | 19% | 88 |
| Self-employed | 8% | 97 |
| Looking for work | 2% | 61 |
| Agricultural workers | 1% | 42 |
| **Ethnicity** | | |
| Asian | 3% | 70 |
| Black | 1% | 40 |
| White | 95% | 103 |

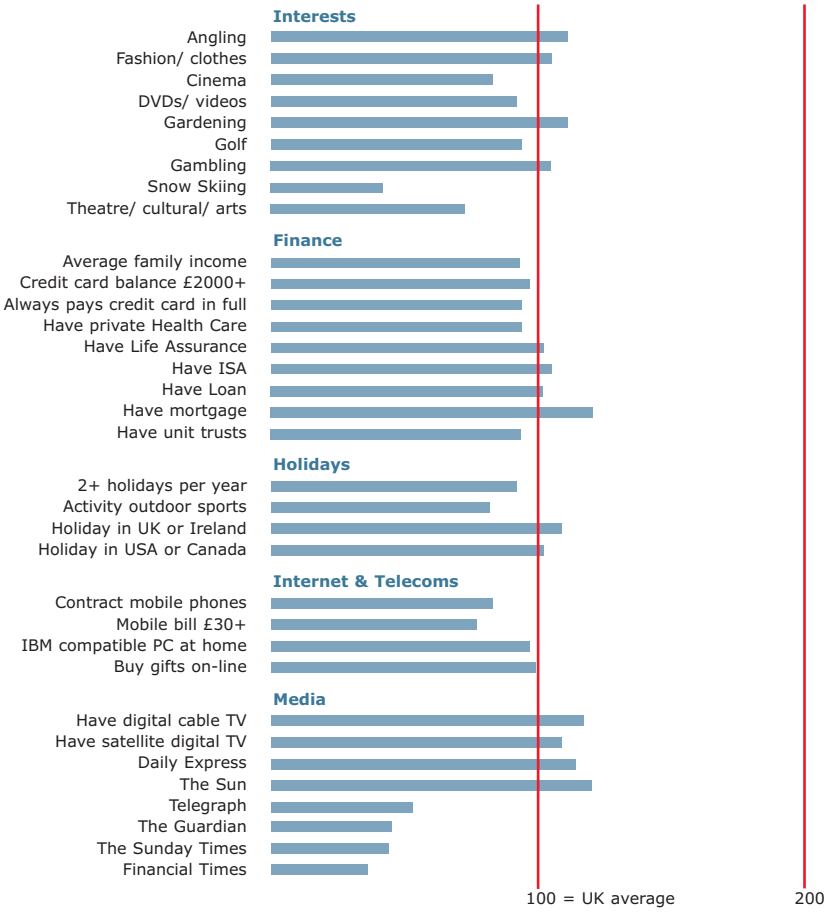
* Index of 100= UK Average.

Type
30

3 Comfortably Off

H Secure Families

# Established Home Owning Workers



Concentrations found in these areas.

These traditional blue-collar neighbourhoods contain predominantly married couples, families with older children and some empty nesters.

Formal educational qualifications are below average. People tend to work in routine occupations in manufacturing and retail, in a mixture of skilled, semi-skilled and manual jobs. Family incomes are average, and the main income is often supplemented by female part-time working.

Smaller semi-detached houses, usually with two or three bedrooms, are most common and account for two thirds of the housing stock in this type. Half of householders are buying their property on a mortgage with another third owning outright.

Most households have access to a car but usually a smaller, inexpensive model, possibly bought second hand.

These people are likely to take one main holiday a year, probably a packaged holiday to the Mediterranean or a camping or caravanning holiday in the UK.

Watching TV is a popular leisure activity, as is going to the cinema and sometimes bingo. Doing the football pools, gardening and visiting the pub are also common.

Tabloid newspapers are favoured reading, and many listen to Radio 2.

This type is found in Wolverhampton, Dudley, Darlington, Stoke, Rotherham and Mansfield.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 28 |
| 7+rooms | 12% | 64 |
| Owned outright | 34% | 118 |
| Owned with mortgage | 50% | 126 |
| Social housing | 10% | 48 |
| Detached | 14% | 60 |
| Semi | 67% | 218 |
| Terraced | 14% | 53 |
| Flats | 5% | 24 |
| High-rise (floor 5+) | 0% | 3 |
| **Families** | | |
| Couple with children | 25% | 118 |
| Empty nester | 12% | 129 |
| Couple without children | 20% | 112 |
| Pensioners (single or couples) | 22% | 95 |
| Sharers | 2% | 64 |
| Single non-pensioner | 11% | 69 |
| Single parent | 6% | 86 |
| 5+ person households | 7% | 99 |
| **Education & work** | | |
| Degree or equivalent | 11% | 56 |
| A-levels or equivalent | 6% | 77 |
| No qualifications | 43% | 119 |
| Prof. managerial | 5% | 59 |
| Lower managerial | 16% | 86 |
| Intermediate jobs | 27% | 113 |
| Routine jobs | 28% | 130 |
| Self-employed | 7% | 81 |
| Looking for work | 3% | 82 |
| Agricultural workers | 1% | 61 |
| **Ethnicity** | | |
| Asian | 2% | 47 |
| Black | 1% | 34 |
| White | 97% | 105 |

* Index of 100= UK Average.

Type
# 31

**3** Comfortably Off

**H** Secure Families

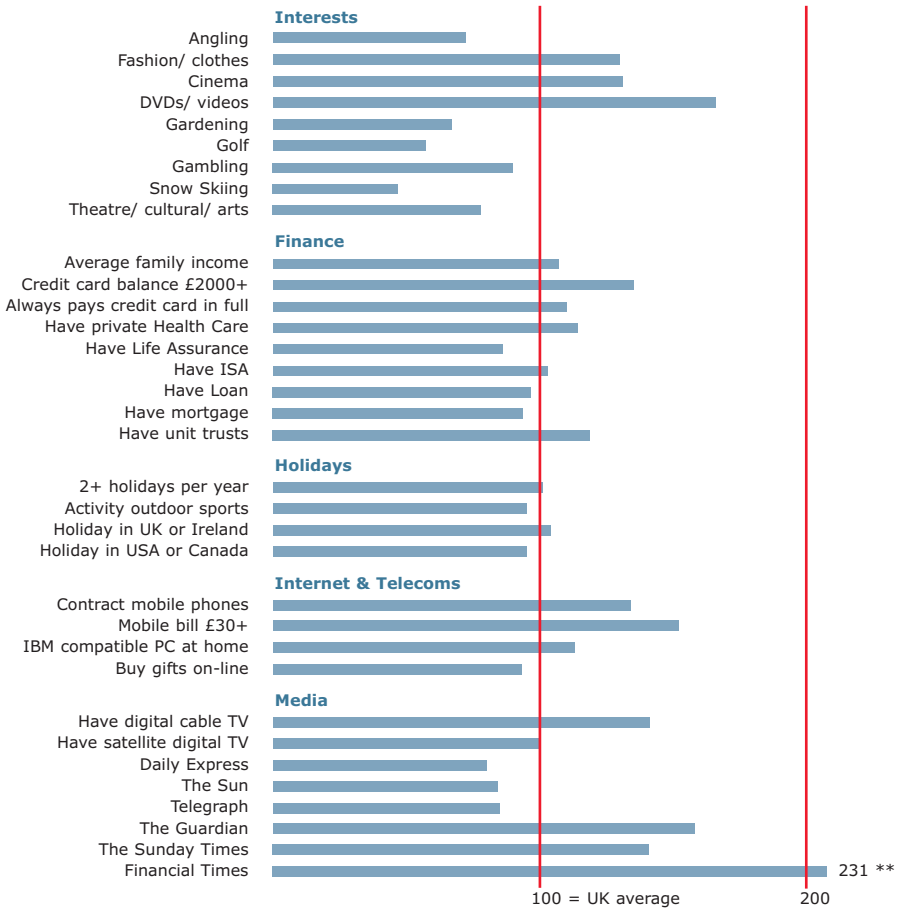
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 71 |
| 7+rooms | 17% | 89 |
| Owned outright | 33% | 115 |
| Owned with mortgage | 47% | 119 |
| Social housing | 7% | 34 |
| Detached | 7% | 30 |
| Semi | 52% | 171 |
| Terraced | 30% | 116 |
| Flats | 10% | 51 |
| High-rise (floor 5+) | 0% | 14 |
| **Families** | | |
| Couple with children | 27% | 130 |
| Empty nester | 13% | 138 |
| Couple without children | 12% | 67 |
| Pensioners (single or couples) | 16% | 70 |
| Sharers | 8% | 201 |
| Single non-pensioner | 10% | 65 |
| Single parent | 6% | 88 |
| 5+ person households | 17% | 245 |
| **Education & work** | | |
| Degree or equivalent | 25% | 125 |
| A-levels or equivalent | 10% | 123 |
| No qualifications | 32% | 90 |
| Prof. managerial | 9% | 105 |
| Lower managerial | 18% | 99 |
| Intermediate jobs | 24% | 100 |
| Routine jobs | 18% | 84 |
| Self-employed | 8% | 102 |
| Looking for work | 4% | 110 |
| Agricultural workers | 0% | 18 |
| **Ethnicity** | | |
| Asian | 39% | 982 |
| Black | 8% | 421 |
| White | 48% | 52 |

* Index of 100= UK Average.
** Not to Scale.

# Home Owning Asian Family Areas




These are areas of traditional suburban semi-detached housing that are home to many Asian families. Almost 40% of the people in this type are Asian.

There are many children and young people in their 20s, and fewer elderly and retired than the UK as a whole.

Incomes are above average and houses are typically three bedroomed and often relatively expensive. Most houses are being bought on a mortgage but many are owned outright.

Levels of qualifications are above average, and there are some professional and managerial jobs. A number of people are self-employed.

Education and self-improvement are important in these neighbourhoods which also house a number of students. The home PC is primarily used for education, reference and careers.

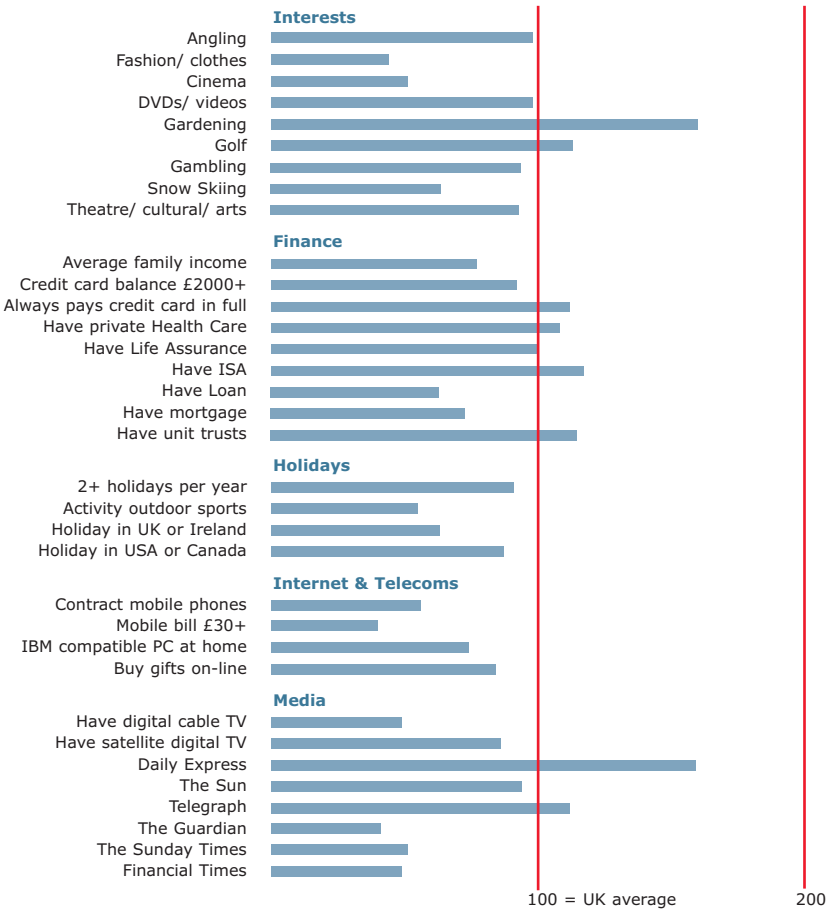
Holiday flights tend to be farther afield than Europe, perhaps to the USA and Asia to visit family and friends. These people also make regular international phone calls and quarterly telephone bills are high.

Religious activities play an important part in people's free time. There is a mix of recreational pursuits including exercise and sports, going to the cinema, watching DVDs, fashion and the arts.

Uptake of cable TV is high, possibly for specialist Asian channels. People show an interest in current affairs with readership of The Guardian and The Independent stronger than elsewhere.

This type is found in London in Harrow, Hounslow, Barnet and Brent and in the Midlands in Leicester, Wolverhampton and Birmingham.

# Retired Home Owners




Most of the people in this type are over 60 and no longer work. As a result they have modest incomes but are comfortably off.

The vast majority of them own their own homes outright. Typically they live in bungalows with two or three bedrooms.

Having no mortgage to pay means these people can afford to buy a new car. They are happy to spend at least £5,000 and often more on their main car, which they take care of and put in their garages every night.

They also like to look after their homes and for many, gardening is their main hobby. Other past times include sewing and needlecraft, as well as visiting grand houses and gardens. They have lunch in the pub sometimes, and will occasionally go out to restaurants in the evening.

Their financial futures are fairly secure with investments in ISAs, unit trusts and guaranteed income bonds. They spend their money in shops such as M&S, where they buy food and clothes. They have the money to take regular holidays, often packaged holidays in Europe. They are particularly keen on winter sun breaks.

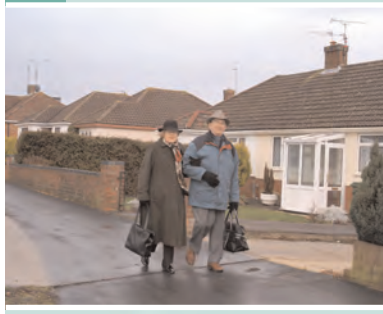
These people do not read many newspapers, but when they do, they will almost certainly pick The Daily Express.

Seaside and rural areas are, for the most part, where the bulk of these communities are found, in particular in parts of Dorset, Devon, Sussex, Norfolk and the Isle of Wight.

Type 32

3 Comfortably Off

I Settled Suburbia



Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 43 |
| 7+rooms | 11% | 57 |
| Owned outright | 64% | 223 |
| Owned with mortgage | 25% | 63 |
| Social housing | 3% | 17 |
| Detached | 43% | 188 |
| Semi | 35% | 113 |
| Terraced | 5% | 19 |
| Flats | 6% | 29 |
| High-rise (floor 5+) | 0% | 2 |
| **Families** | | |
| Couple with children | 9% | 43 |
| Empty nester | 7% | 74 |
| Couple without children | 19% | 109 |
| Pensioners (single or couples) | 50% | 215 |
| Sharers | 2% | 43 |
| Single non-pensioner | 10% | 62 |
| Single parent | 2% | 29 |
| 5+ person households | 2% | 29 |
| **Education & work** | | |
| Degree or equivalent | 13% | 65 |
| A-levels or equivalent | 5% | 60 |
| No qualifications | 52% | 146 |
| Prof. managerial | 5% | 56 |
| Lower managerial | 14% | 75 |
| Intermediate jobs | 22% | 92 |
| Routine jobs | 18% | 87 |
| Self-employed | 7% | 92 |
| Looking for work | 2% | 58 |
| Agricultural workers | 2% | 112 |
| **Ethnicity** | | |
| Asian | 0% | 10 |
| Black | 0% | 8 |
| White | 99% | 107 |

* Index of 100= UK Average.

Type
# 33

**3** Comfortably Off

**I** Settled Suburbia

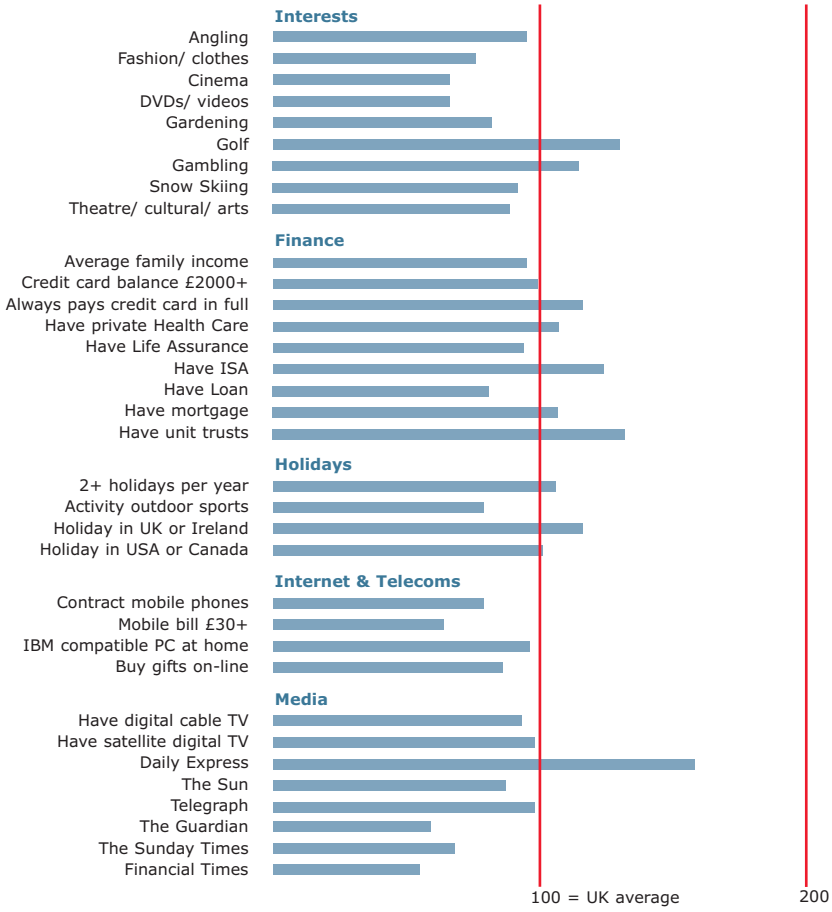
Concentrations found in these areas.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 20 |
| 7+rooms | 18% | 91 |
| Owned outright | 48% | 166 |
| Owned with mortgage | 43% | 109 |
| Social housing | 4% | 19 |
| Detached | 25% | 109 |
| Semi | 63% | 205 |
| Terraced | 8% | 30 |
| Flats | 3% | 17 |
| High-rise (floor 5+) | 0% | 2 |
| **Families** | | |
| Couple with children | 20% | 96 |
| Empty nester | 11% | 120 |
| Couple without children | 21% | 120 |
| Pensioners (single or couples) | 31% | 134 |
| Sharers | 2% | 52 |
| Single non-pensioner | 9% | 58 |
| Single parent | 3% | 50 |
| 5+ person households | 5% | 69 |
| **Education & work** | | |
| Degree or equivalent | 15% | 78 |
| A-levels or equivalent | 6% | 79 |
| No qualifications | 41% | 113 |
| Prof. managerial | 6% | 79 |
| Lower managerial | 19% | 100 |
| Intermediate jobs | 26% | 110 |
| Routine jobs | 20% | 94 |
| Self-employed | 8% | 95 |
| Looking for work | 2% | 58 |
| Agricultural workers | 1% | 70 |
| **Ethnicity** | | |
| Asian | 1% | 29 |
| Black | 0% | 15 |
| White | 98% | 106 |

* Index of 100= UK Average.

# Middle Income, Older Couples




The majority of people in these areas are couples who have finished bringing up their families, and whose children are now independent. Although 1 in 5 have retired, the rest are still working, which gives them enough money to enjoy life.

Most of these people live in three bedroom detached and semi-detached houses and bungalows. Nearly half of them own their homes outright, and the rest have only a short time to run on the mortgage.

Most people work in lower managerial and supervisory roles. There are also relatively high numbers of women working part-time now that their families have grown up.

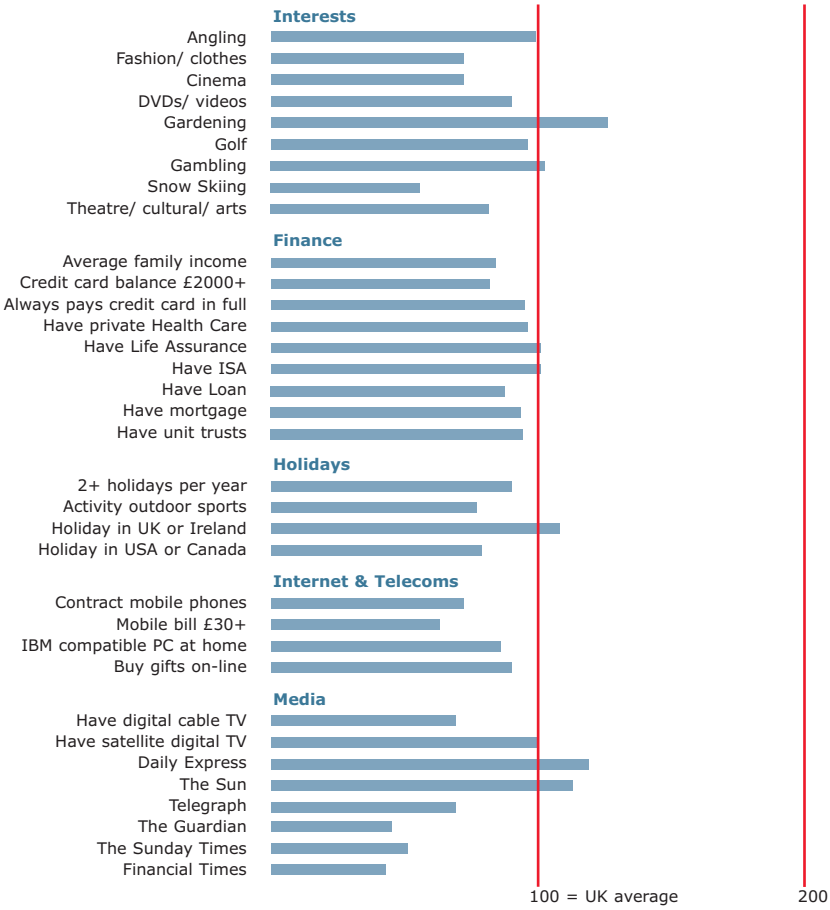
With reasonable household incomes, these couples will invest their money wisely in ISAs, stocks, shares and high interest accounts. They usually have one or two cars, and will spend at least £5,000 on the main car.

They enjoy summer and winter holidays, including packaged holidays and weekend breaks in the UK and Europe. They eat out on a regular basis. Many are keen gardeners.

When they are at home they like to watch TV, and many have subscribed to satellite channels. They also like to listen to light classical music. They are not particularly keen readers of newspapers but will tend to choose the Daily Express and Daily Mail.

These types are found throughout the UK in towns such as Southend-on-Sea, Gloucester, Congleton in Cheshire and Wyre in Lancashire.

# Lower Incomes, Older People, Semis




These are areas with older established communities. There are high numbers of single pensioners and the rest are older or retired couples. There are very few children as most have grown up and left home.

Most people live in semi-detached houses or bungalows with two or three bedrooms. There is a real mix of tenure which splits fairly evenly across owned outright, owned with a mortgage and renting from a housing association.

About one in five people are retired and the rest work in manufacturing, retail and other routine occupations. Like other types with a similar age profile, there are significant numbers of women working part-time, which ensures they have a modest level of disposable income. They tend to have one car which is relatively inexpensive and have limited investments in a range of products, as well as private and company pensions.

When they go on holiday they like to take their caravan or go on a standard package to the Mediterranean. They also enjoy going to the pub for a meal. Otherwise simple pastimes such as gardening are popular.

These householders read The Sun, Daily Mirror and Daily Star.

This type is found in parts of Norfolk, Lincolnshire, Northumberland and Dorset, in addition to towns such as Scarborough, King's Lynn and Blackpool.

Type
34

3 Comfortably Off

I Settled Suburbia

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 55 |
| 7+rooms | 12% | 64 |
| Owned outright | 38% | 132 |
| Owned with mortgage | 36% | 92 |
| Social housing | 17% | 84 |
| Detached | 22% | 96 |
| Semi | 50% | 164 |
| Terraced | 16% | 62 |
| Flats | 10% | 50 |
| High-rise (floor 5+) | 0% | 3 |
| **Families** | | |
| Couple with children | 16% | 78 |
| Empty nester | 10% | 101 |
| Couple without children | 18% | 105 |
| Pensioners (single or couples) | 35% | 149 |
| Sharers | 2% | 54 |
| Single non-pensioner | 12% | 79 |
| Single parent | 5% | 70 |
| 5+ person households | 4% | 60 |
| **Education & work** | | |
| Degree or equivalent | 12% | 60 |
| A-levels or equivalent | 6% | 71 |
| No qualifications | 46% | 129 |
| Prof. managerial | 5% | 58 |
| Lower managerial | 15% | 82 |
| Intermediate jobs | 25% | 104 |
| Routine jobs | 25% | 116 |
| Self-employed | 7% | 91 |
| Looking for work | 3% | 78 |
| Agricultural workers | 2% | 117 |
| **Ethnicity** | | |
| Asian | 1% | 19 |
| Black | 0% | 16 |
| White | 99% | 107 |

* Index of 100= UK Average.

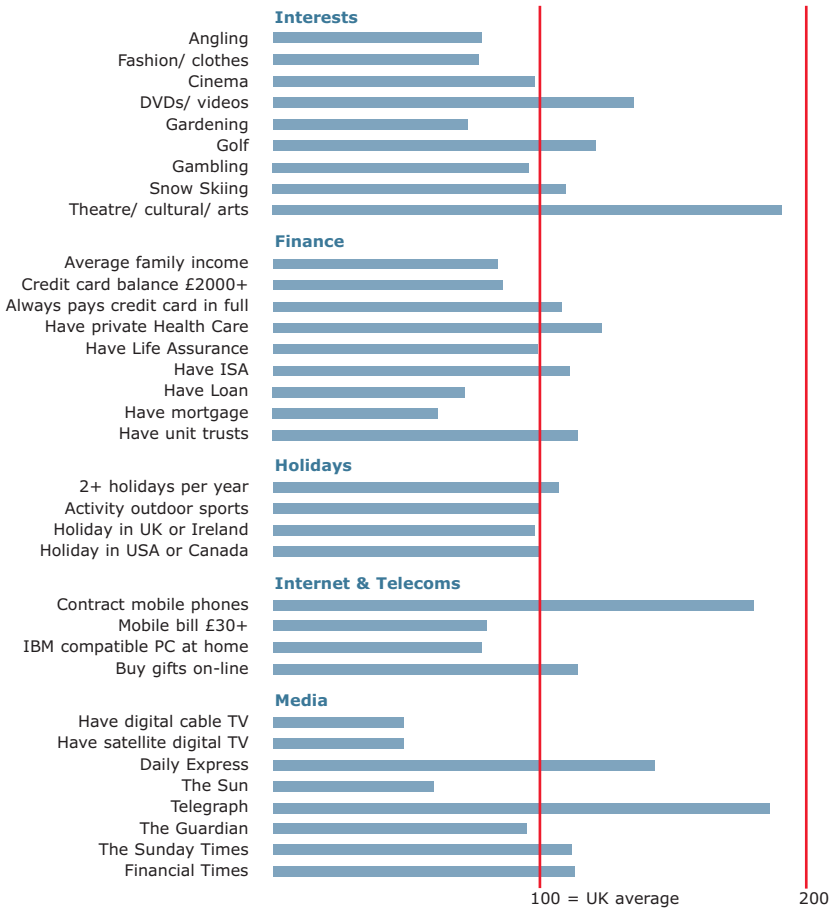
Type
35

3 Comfortably Off

J Prudent Pensioners

Concentrations found in these areas.

## Elderly Singles, Purpose Built Flats




This type contains the highest proportion of households with residents over the age of 75. Over half of households in this type are pensioners. Many are living alone, although some are retirement home residents.

The main type of housing is one and two bedroom flats, most of which are purpose built and low rise. Many properties are owned outright but some are privately rented. Holiday homes are also a feature of these neighbourhoods.

Working residents tend to be relatively well qualified, often employed in senior managerial and professional occupations.

As might be expected with a large elderly population, car ownership is low relative to the UK as a whole.

Most of the residents in this type are comfortably off. Many have provided for their old age with above average levels of investments in ISAs, unit trusts and guaranteed income bonds.

Popular newspapers are The Times, Telegraph, Daily Express and Daily Mail.

Individuals in this type are likely to engage in charitable and voluntary work. They are also interested in music, the arts and antiques. Good food and wine are enjoyed as is eating out, especially for lunch.

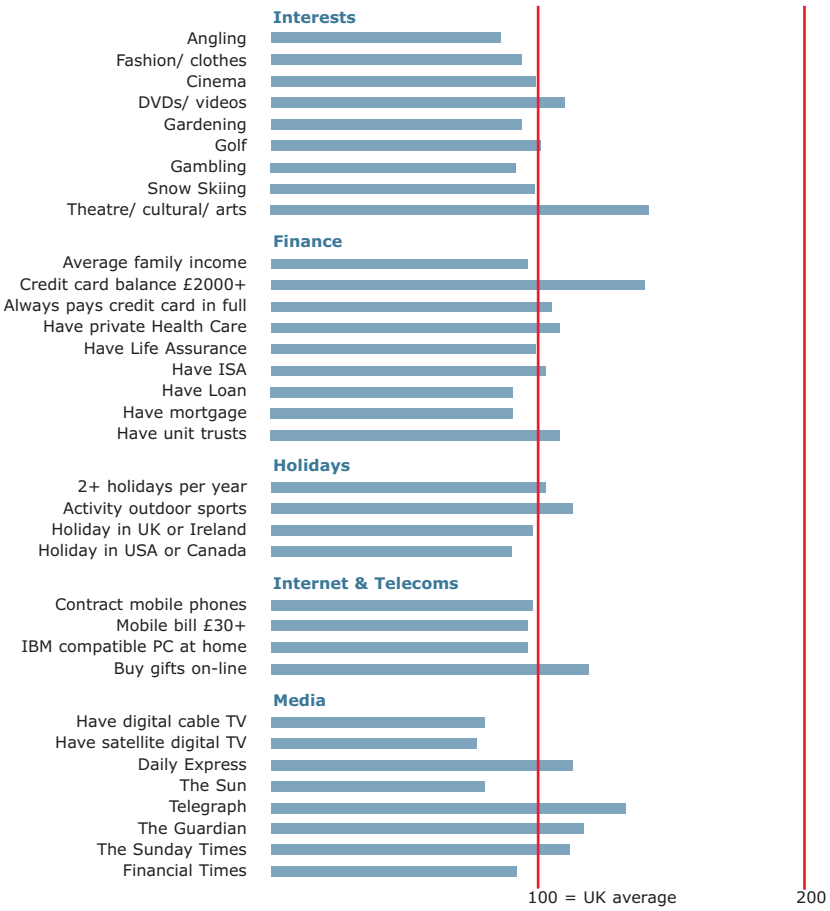
This type is found on the south coast in Bournemouth, Torbay, Eastbourne and Brighton as well as in Scarborough, East Renfrewshire and Fylde in Lancashire.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 8% | 239 |
| 7+rooms | 10% | 52 |
| Owned outright | 44% | 152 |
| Owned with mortgage | 22% | 57 |
| Social housing | 15% | 77 |
| Detached | 8% | 37 |
| Semi | 10% | 32 |
| Terraced | 12% | 48 |
| Flats | 66% | 343 |
| High-rise (floor 5+) | 1% | 201 |
| **Families** | | |
| Couple with children | 6% | 28 |
| Empty nester | 4% | 39 |
| Couple without children | 12% | 68 |
| Pensioners (single or couples) | 52% | 225 |
| Sharers | 3% | 68 |
| Single non-pensioner | 20% | 126 |
| Single parent | 2% | 37 |
| 5+ person households | 2% | 23 |
| **Education & work** | | |
| Degree or equivalent | 25% | 127 |
| A-levels or equivalent | 9% | 104 |
| No qualifications | 34% | 94 |
| Prof. managerial | 9% | 111 |
| Lower managerial | 20% | 109 |
| Intermediate jobs | 21% | 90 |
| Routine jobs | 14% | 65 |
| Self-employed | 9% | 114 |
| Looking for work | 3% | 83 |
| Agricultural workers | 1% | 59 |
| **Ethnicity** | | |
| Asian | 1% | 36 |
| Black | 1% | 32 |
| White | 97% | 105 |

* Index of 100= UK Average.

# Older People, Flats




This type has a distinctly older profile and is found throughout the UK. There are fewer children than the national average and more people over 65. One third of households are pensioners in this type. Single pensioner households are very common, with retired couples also present in high numbers.

Housing is mixed but with a higher proportion of low-rise, purpose built and converted flats than the national average. Many are privately rented, but some are owned outright. Holiday homes are also common.

Educational qualifications tend to be slightly higher than the national average, especially at degree level. The working population in these areas tends to be in lower and senior managerial and professional occupations.

There is a reasonable levels of car ownership, including company cars, but there are fewer households with more than one car.

Income levels are broadly in line with the national average, with holdings of investment products (ISAs, unit trusts and stocks and shares) slightly above average. People are generally comfortably off without having large amounts of spare cash.

Leisure interests include fine art and antiques, self-improvement and education, reading and walking. Membership of the National Trust is common.

The Daily Express, Daily Mail and Telegraph are the most popular newspapers in this type.

This type is found in seaside towns such as Torbay and Worthing, in the Isles of Scilly and the Isle of Wight, as well as in the Cotswolds, Argyll and Bute, Harrogate and Bexley in Outer London.

Type 36

3 Comfortably Off

J Prudent Pensioners

Concentrations found in these areas.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 5% | 135 |
| 7+rooms | 19% | 95 |
| Owned outright | 34% | 119 |
| Owned with mortgage | 35% | 90 |
| Social housing | 15% | 73 |
| Detached | 16% | 72 |
| Semi | 28% | 90 |
| Terraced | 21% | 83 |
| Flats | 31% | 161 |
| High-rise (floor 5+) | 0% | 21 |
| **Families** | | |
| Couple with children | 15% | 71 |
| Empty nester | 7% | 76 |
| Couple without children | 17% | 95 |
| Pensioners (single or couples) | 33% | 143 |
| Sharers | 3% | 85 |
| Single non-pensioner | 19% | 119 |
| Single parent | 4% | 65 |
| 5+ person households | 4% | 59 |
| **Education & work** | | |
| Degree or equivalent | 23% | 115 |
| A-levels or equivalent | 8% | 101 |
| No qualifications | 32% | 90 |
| Prof. managerial | 9% | 109 |
| Lower managerial | 21% | 114 |
| Intermediate jobs | 25% | 105 |
| Routine jobs | 17% | 81 |
| Self-employed | 10% | 123 |
| Looking for work | 3% | 81 |
| Agricultural workers | 1% | 76 |
| **Ethnicity** | | |
| Asian | 2% | 49 |
| Black | 1% | 36 |
| White | 96% | 104 |

* Index of 100= UK Average.

# Moderate Means

This category contains much of what used to be the country's industrial heartlands. Many people are still employed in traditional, blue-collar occupations. Others have become employed in service and retail jobs as the employment landscape has changed.

In the better off areas, incomes are in line with the national average and people have reasonable standards of living. However, in other areas, where levels of qualifications are low, incomes can fall below the national average. There are also some isolated pockets of unemployment and long-term illness.

This category also includes some neighbourhoods with very high concentrations of Asian families on low incomes.

Most housing is terraced, with two or three bedrooms, and largely owner occupied.
It includes many former council houses, bought by their tenants in the 1980s.

Overall, the people in this category have modest lifestyles, but are able to get by.

4

Category 4

# Moderate Means

# Asian Communities

These are urban areas where the concentration of Asian families is a key characteristic. These young families live in the terraced streets of many major cities, including Birmingham, Bradford and London.

There are lots of children in these families and these areas feature the highest levels of children under the age of five.

Qualification levels tend to be low and unemployment levels are high. People typically work in routine manual roles or in the retail sector. However most women tend to be at home bringing up their young families.

With low incomes and large families to support there is little discretionary spend. They rarely go on holiday and rely on home-based entertainment, perhaps subscribing to cable TV to extend their viewing choice.
For many, religion is very important and plays a major role in their social and family lives.

Like all young families, these Asian Communities are striving to create a bright future for their children.

# Post-Industrial Families

Twenty years ago, these would have been traditional blue-collar areas. Now, with the decline of heavy industry, people are quite likely to work in office or clerical jobs and in shops.

Most households are traditional families with school age children. They generally live in three bedroom terraced houses, which tend to be at the cheaper end of the housing market. Most families are owner occupiers, but a number rent their houses from the local council.

Incomes are more likely to be around the national average. Spending on credit cards is low and people are careful with their money. Mortgages are often covered by a mortgage protection policy and levels of remortgaging are high. Many will also switch utility providers in order to get the best deal.

Most families can afford to run a car and to take a holiday every year, often a packaged holiday to the Mediterranean. Cable and satellite TV is popular as are sports like football and rugby.

These are cautious consumers who are successfully adapting to the changing nature of employment in the UK.

# Blue-Collar Roots

These are communities where most employment is in traditional blue-collar occupations. Families and retired people predominate with some young singles and single parents.

Most property is two or three bedroom terraced housing. Many are being bought on a mortgage although renting from private landlords, local authorities and housing associations is common in some areas.

Levels of educational qualifications tend to be low. Most employment is in factory and other manual occupations. There are many shopworkers as well. Incomes range from moderate to low and unemployment is higher than the national average, as is long term illness. There are pockets of deprivation in this group.

Car ownership is below the national average, and cars tend to be lower value and often bought second hand. Some of the better off areas within this group have modest levels of savings and investments, but many find it hard to save regularly from modest incomes. There are some households with high levels of debt.

The tabloid press is favoured reading and other interests include camping, angling, bingo and horseracing, as well as watching cable TV and going to the pub.

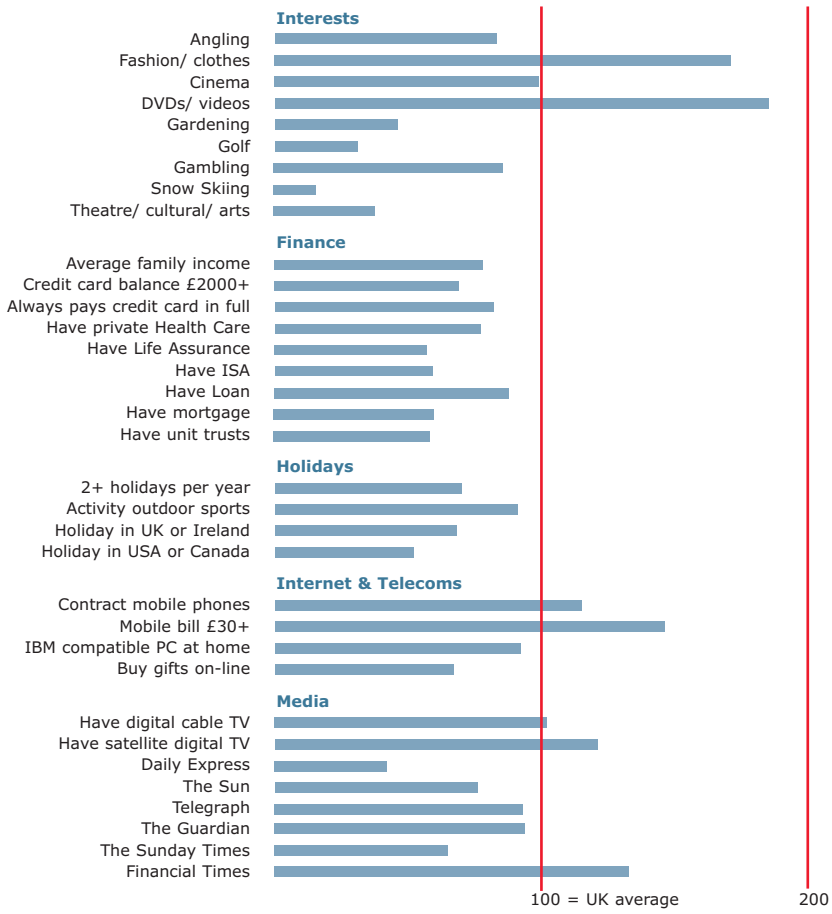
These people have a modest lifestyle but most are able to get by.

Type
37

4 Moderate Means

K Asian Communities

# Crowded Asian Terraces



Concentrations found in these areas.

This type is characterised by very high numbers of young Asian families living in older terraced housing in our major towns and cities. Within this type 70% of people are Asian. There are also high numbers of students sharing rented accommodation. Overall, the relatively large families and the number of students sharing make these houses some of the most crowded in the country.

Unemployment levels are much higher than average. Qualification levels are low, and where people do work, they are in routine manual jobs or working in the retail sector. Very few women work, and most are likely to be concentrating on bringing up their young families. This type has the highest number of children under the age of five.

Incomes are low, and with families to support there is little to spend on anything but the essentials. They will buy their food at Asda and Morrisons, and many will buy clothes at the supermarket as well. Mail order from the traditional catalogues such as Littlewoods is also popular, where the credit offer may be important.

Their religion is very important to them, and religious activities provide much of their social contact. At home, many have cable TV for greater viewing choice including some Asian channels. They are unlikely to go on holiday often, but when they do, long haul trips, perhaps to visit family, are popular.

The most popular newspapers are the Daily Mirror, The Guardian and The Independent.

Very high concentrations of these neighbourhoods are found in Bradford, Southall, Blackburn, East London and Birmingham.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 4% | 117 |
| 7+rooms | 22% | 114 |
| Owned outright | 31% | 106 |
| Owned with mortgage | 32% | 81 |
| Social housing | 17% | 87 |
| Detached | 6% | 27 |
| Semi | 18% | 58 |
| Terraced | 61% | 239 |
| Flats | 13% | 69 |
| High-rise (floor 5+) | 1% | 81 |
| **Families** | | |
| Couple with children | 34% | 163 |
| Empty nester | 8% | 86 |
| Couple without children | 6% | 34 |
| Pensioners (single or couples) | 9% | 39 |
| Sharers | 9% | 242 |
| Single non-pensioner | 9% | 57 |
| Single parent | 8% | 123 |
| 5+ person households | 41% | 588 |
| **Education & work** | | |
| Degree or equivalent | 13% | 65 |
| A-levels or equivalent | 12% | 141 |
| No qualifications | 48% | 135 |
| Prof. managerial | 3% | 39 |
| Lower managerial | 7% | 39 |
| Intermediate jobs | 15% | 63 |
| Routine jobs | 21% | 99 |
| Self-employed | 5% | 64 |
| Looking for work | 6% | 191 |
| Agricultural workers | 0% | 13 |
| **Ethnicity & Religion** | | |
| Asian | 72% | 1799 |
| Black | 4% | 222 |
| White | 21% | 23 |

* Index of 100= UK Average.

Type
38

4 Moderate Means

K Asian Communities

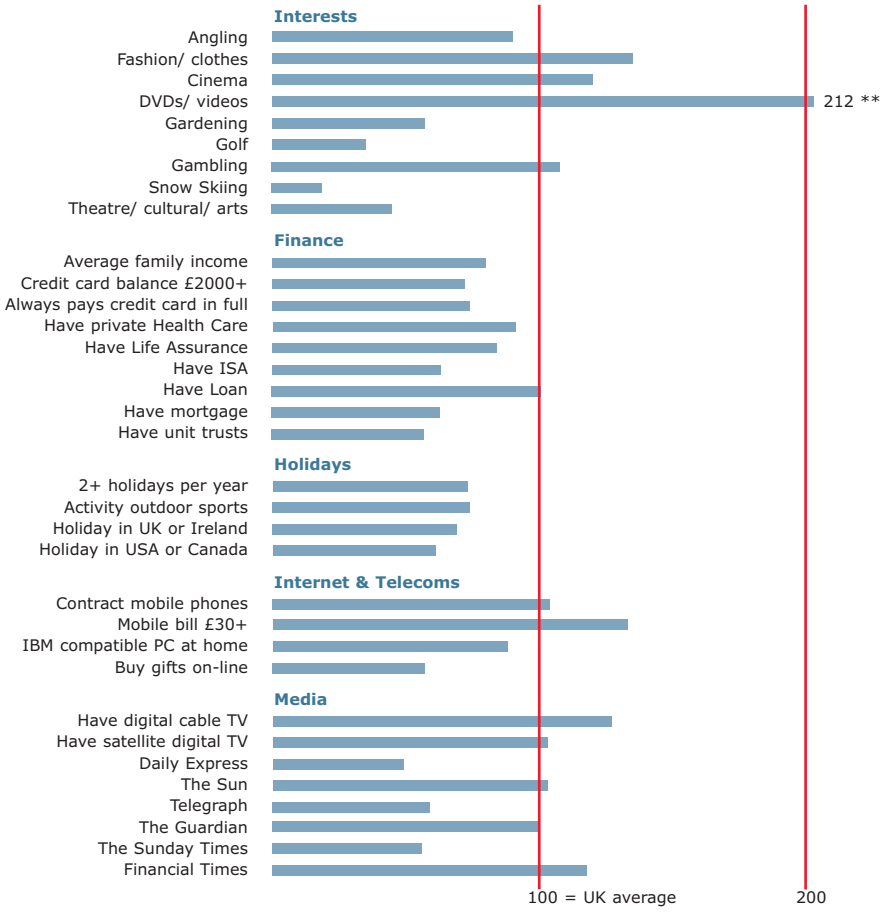
Concentration found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 5% | 136 |
| 7+rooms | 12% | 63 |
| Owned outright | 27% | 92 |
| Owned with mortgage | 32% | 81 |
| Social housing | 22% | 110 |
| Detached | 5% | 23 |
| Semi | 17% | 54 |
| Terraced | 63% | 248 |
| Flats | 13% | 69 |
| High-rise (floor 5+) | 0% | 44 |
| **Families** | | |
| Couple with children | 26% | 126 |
| Empty nester | 9% | 97 |
| Couple without children | 9% | 49 |
| Pensioners (single or couples) | 13% | 57 |
| Sharers | 7% | 185 |
| Single non-pensioner | 15% | 95 |
| Single parent | 11% | 162 |
| 5+ person households | 23% | 322 |
| **Education & work** | | |
| Degree or equivalent | 14% | 73 |
| A-levels or equivalent | 8% | 103 |
| No qualifications | 47% | 132 |
| Prof. managerial | 4% | 46 |
| Lower managerial | 10% | 53 |
| Intermediate jobs | 17% | 74 |
| Routine jobs | 25% | 117 |
| Self-employed | 5% | 62 |
| Looking for work | 7% | 193 |
| Agricultural workers | 0% | 17 |
| **Ethnicity** | | |
| Asian | 54% | 1351 |
| Black | 9% | 446 |
| White | 33% | 36 |

* Index of 100= UK Average.
** Not to Scale.

# Low Income Asian Families




Mainly young Asian families live in these terraced streets in some of our major towns and cities. The rest of the population in this type is ethnically diverse. Living alongside the families is a 12% student population sharing rented accommodation.

These are low cost housing areas and the tenure divides evenly between those that own their property outright, those with a mortgage and those renting Social Housing.

The level of people with no educational qualifications and levels of unemployment are high. Incomes are low, and most people are working in either manufacturing or the retail sector. For women in these areas their primary occupation is bringing up their families. There is also a significantly high number of single parents and, for them, work may not be a practical option.

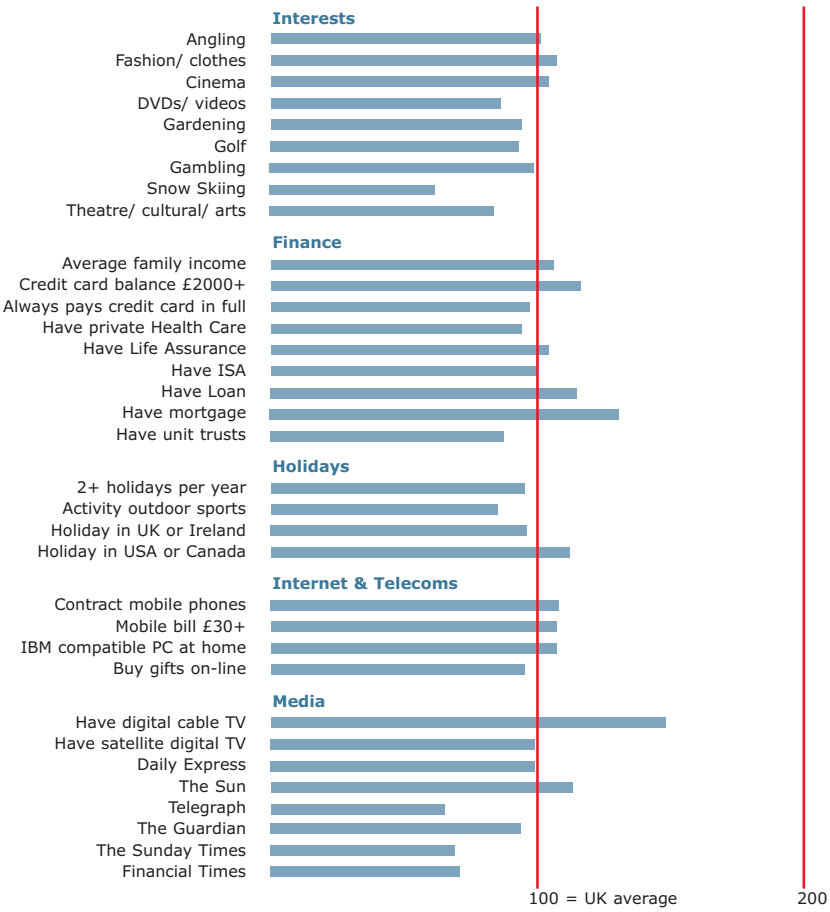
With low incomes, car ownership is low and people rely on public transport or walking. They choose retailers like Kwik Save and Asda for food because price is key to them.

There is very little money for luxuries although cable TV is popular. Holidays are a rarity, but these people will tend to relax by exercising, playing sport, cooking or shopping for clothes. They like to buy clothes from retailers such as Burton, TopShop and Matalan.

These people read a range of papers, but the Daily Mirror is by far the most popular.

This type is found in Southall in London, Leicester, Blackburn and Birmingham.

# Skilled Older Families, Terraces




In some ways these areas exemplify the changing pattern of economic life over the past 10 or 20 years.

Once blue-collar areas, they are now home to office and clerical workers in addition to skilled workers. It is likely that the family will have two wage earners and with unemployment relatively low overall, family incomes are around the national average.

While a mix of people live in these streets, there are relatively few pensioners and more families with children.

These people have worked hard to own their three bedroom terraced houses. Remortgaging, whether to switch to more economical repayments or to extend borrowing, is relatively frequent. They may similarly switch utility providers to seek the best deals. Some prudently protect their mortgage repayments against any misfortunes in the future. Others may be planning to improve their home in some way. These are all indications that these households are careful with money.

Purchasing power may be limited, spending on credit cards is low and a range of loyalty cards are used. However most households will run at least one car and take regular holidays in Europe.

Cable TV is popular, as are sports like football and rugby. Many residents are also keen DIY enthusiasts.

These types are found in Coventry, Stevenage, Gosport and Outer London suburbs such as Enfield, Sutton, Dartford and Romford.

Type
39

4 Moderate Means

L Post-Industrial Families

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 1% | 30 |
| 7+rooms | 16% | 81 |
| Owned outright | 31% | 108 |
| Owned with mortgage | 55% | 140 |
| Social housing | 5% | 25 |
| Detached | 6% | 26 |
| Semi | 23% | 75 |
| Terraced | 66% | 258 |
| Flats | 4% | 23 |
| High-rise (floor 5+) | 0% | 5 |
| **Families** | | |
| Couple with children | 28% | 133 |
| Empty nester | 11% | 120 |
| Couple without children | 18% | 103 |
| Pensioners (single or couples) | 18% | 76 |
| Sharers | 4% | 104 |
| Single non-pensioner | 12% | 76 |
| Single parent | 6% | 94 |
| 5+ person households | 9% | 122 |
| **Education & work** | | |
| Degree or equivalent | 16% | 81 |
| A-levels or equivalent | 8% | 100 |
| No qualifications | 33% | 93 |
| Prof. managerial | 7% | 86 |
| Lower managerial | 20% | 109 |
| Intermediate jobs | 28% | 118 |
| Routine jobs | 22% | 103 |
| Self-employed | 8% | 94 |
| Looking for work | 3% | 77 |
| Agricultural workers | 1% | 44 |
| **Ethnicity** | | |
| Asian | 3% | 86 |
| Black | 2% | 91 |
| White | 93% | 101 |

* Index of 100= UK Average.

Type
40

4 Moderate Means

L Post-Industrial Families

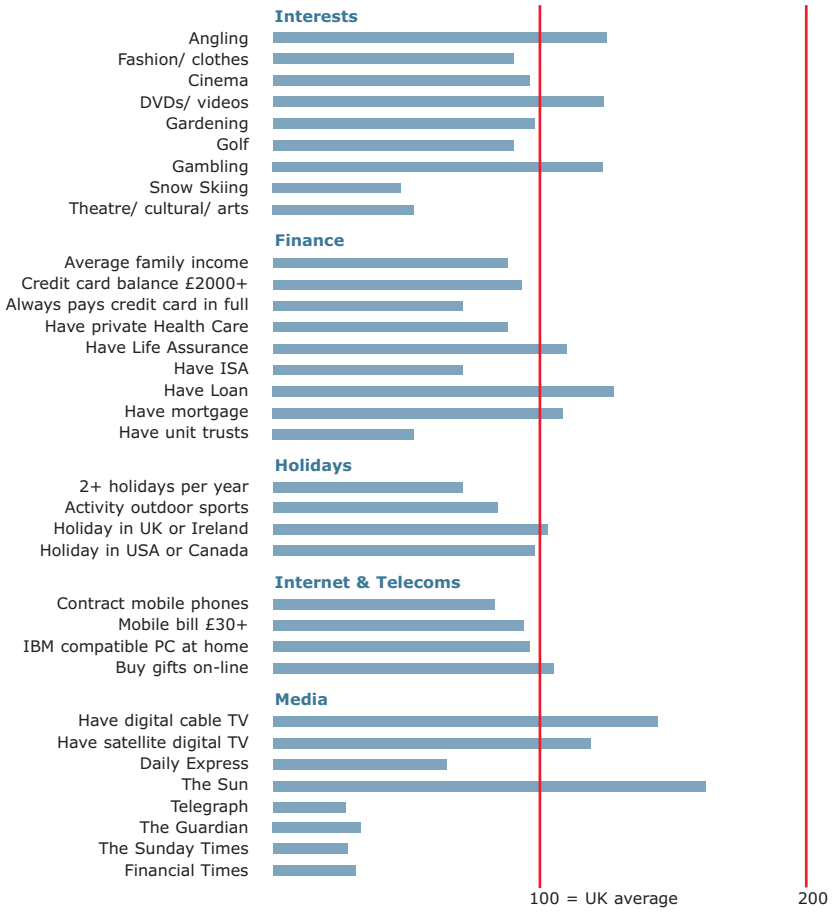
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 1% | 38 |
| 7+rooms | 9% | 44 |
| Owned outright | 17% | 60 |
| Owned with mortgage | 47% | 119 |
| Social housing | 28% | 141 |
| Detached | 5% | 20 |
| Semi | 21% | 67 |
| Terraced | 69% | 271 |
| Flats | 5% | 28 |
| High-rise (floor 5+) | 0% | 4 |
| **Families** | | |
| Couple with children | 27% | 131 |
| Empty nester | 13% | 137 |
| Couple without children | 15% | 88 |
| Pensioners (single or couples) | 15% | 63 |
| Sharers | 4% | 90 |
| Single non-pensioner | 11% | 71 |
| Single parent | 11% | 168 |
| 5+ person households | 11% | 161 |
| **Education & work** | | |
| Degree or equivalent | 8% | 42 |
| A-levels or equivalent | 6% | 75 |
| No qualifications | 44% | 122 |
| Prof. managerial | 4% | 45 |
| Lower managerial | 13% | 72 |
| Intermediate jobs | 25% | 105 |
| Routine jobs | 33% | 156 |
| Self-employed | 5% | 64 |
| Looking for work | 4% | 120 |
| Agricultural workers | 1% | 57 |
| **Ethnicity** | | |
| Asian | 3% | 64 |
| Black | 1% | 57 |
| White | 95% | 103 |

* Index of 100= UK Average.

# Young Working Families




Young families living on estates in New Towns make up most of this type.

Most families are two parents with school age children, but there are also significant numbers of single parents.

Few people have formal educational qualifications beyond a few GCSEs. Employment prospects tend to be in the manufacturing, construction and retail sectors. As a result, family incomes are lower than the national average. Unemployment and part-time working are above average.

Accommodation is mostly in three bedroom terraced houses, some rented from the council and housing associations, and slightly more privately owned. Where houses are owned they tend to be lower priced. Remortgaging levels are high.

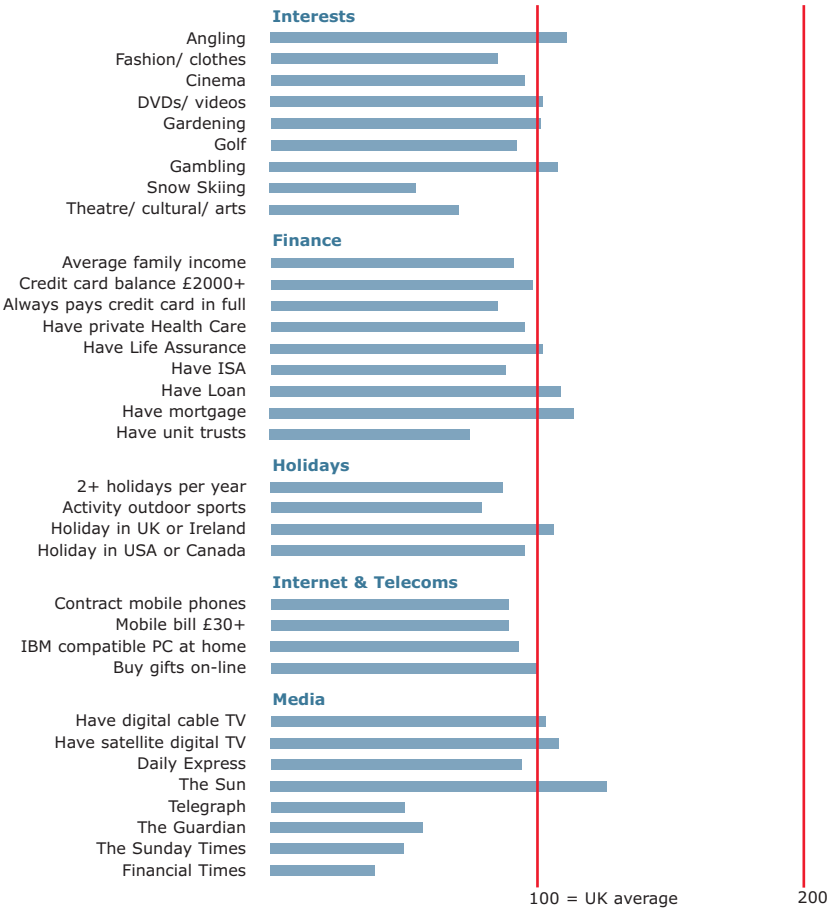
People are careful with spending. Food might be bought at Asda, Kwik Save or the Co-op, and many other items are purchased through catalogues. Mother and daughter might shop for clothes at New Look.

Typically these families will only run a single car, probably bought second hand. However a motorbike or scooter might act as a second vehicle.

Horseracing, doing the football pools, angling and bingo are all popular as is watching cable and satellite TV.

The highest concentration of Young Working Families are found in places such as Telford, Stevenage, Harlow, Basingstoke, and Basildon.

# Skilled Workers, Semis and Terraces




Shopworkers and skilled blue-collar workers employed in manufacturing and other manual occupations make up the bulk of households in these areas. The age profile is similar to the UK as a whole with a mixture of singles, couples, families and retired people.

Housing is predominantly terraced and semi-detached, with relatively few flats and detached houses. Houses are relatively small, usually with two or three bedrooms. Most are buying their property on a mortgage, although there are some renting privately.

Car ownership is in line with the UK average, with around 75% of households owning a car. Cars are likely to be lower value models, often bought second hand.

Incomes are moderate rather than low. This is reflected in slightly lower than average holdings of ISAs and stocks and shares, which are likely to be demutualisation and privatisation stocks. Consumers in this type are much more likely to use a traditional bank or building society branch to make financial transactions than the Internet or other direct channels.

Interests include camping and caravanning, angling, bingo and the pub. Cable TV subscriptions are also above average for this group.

Preferred newspapers include the Daily Mirror and The Sun, with the Sunday Mirror, News of the World and The People at weekends.

This type is found throughout the UK including Blackpool, Stevenage, Crawley, Neath, Port Talbot, Harlow and the Wear Valley.

Type 41

4 Moderate Means

M Blue-Collar Roots

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 56 |
| 7+rooms | 12% | 63 |
| Owned outright | 29% | 101 |
| Owned with mortgage | 45% | 114 |
| Social housing | 15% | 75 |
| Detached | 11% | 47 |
| Semi | 34% | 112 |
| Terraced | 44% | 172 |
| Flats | 10% | 51 |
| High-rise (floor 5+) | 0% | 6 |
| **Families** | | |
| Couple with children | 21% | 100 |
| Empty nester | 10% | 107 |
| Couple without children | 18% | 104 |
| Pensioners (single or couples) | 23% | 99 |
| Sharers | 3% | 77 |
| Single non-pensioner | 15% | 98 |
| Single parent | 7% | 105 |
| 5+ person households | 6% | 85 |
| **Education & work** | | |
| Degree or equivalent | 13% | 64 |
| A-levels or equivalent | 7% | 82 |
| No qualifications | 41% | 114 |
| Prof. managerial | 5% | 64 |
| Lower managerial | 17% | 90 |
| Intermediate jobs | 26% | 111 |
| Routine jobs | 27% | 126 |
| Self-employed | 7% | 87 |
| Looking for work | 3% | 93 |
| Agricultural workers | 1% | 71 |
| **Ethnicity** | | |
| Asian | 2% | 39 |
| Black | 1% | 33 |
| White | 97% | 105 |

* Index of 100= UK Average.

Type
42

4 Moderate Means

M Blue-Collar Roots

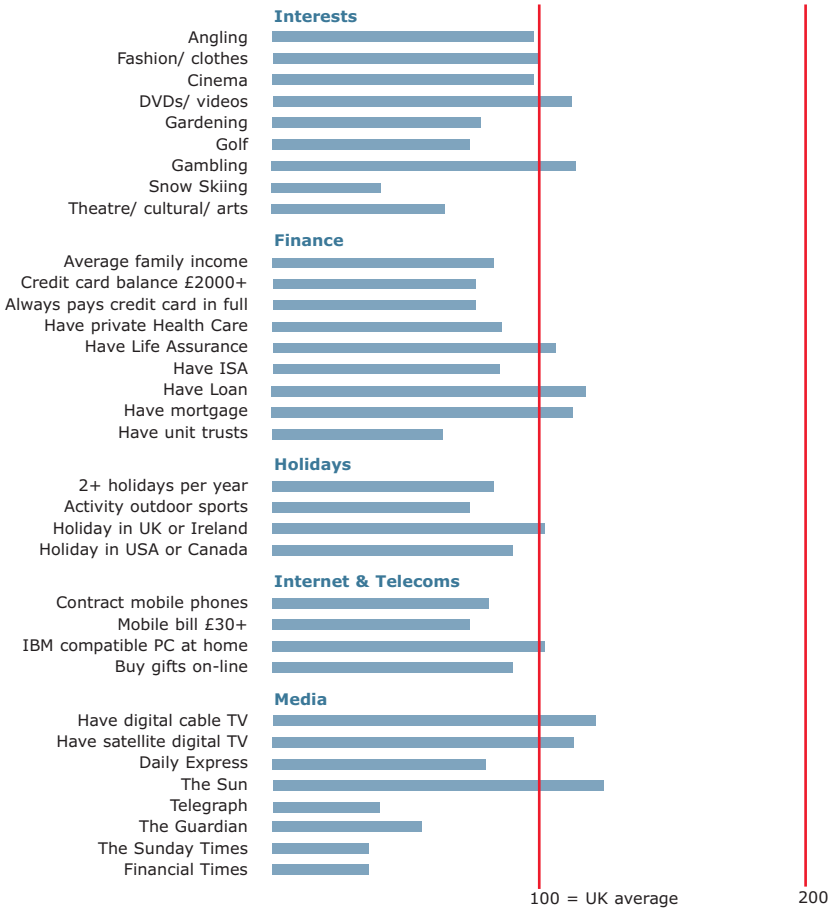
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 48 |
| 7+rooms | 9% | 44 |
| Owned outright | 31% | 107 |
| Owned with mortgage | 45% | 114 |
| Social housing | 8% | 40 |
| Detached | 3% | 14 |
| Semi | 10% | 32 |
| Terraced | 81% | 317 |
| Flats | 5% | 24 |
| High-rise (floor 5+) | 0% | 4 |
| **Families** | | |
| Couple with children | 20% | 98 |
| Empty nester | 9% | 99 |
| Couple without children | 17% | 96 |
| Pensioners (single or couples) | 20% | 85 |
| Sharers | 4% | 93 |
| Single non-pensioner | 19% | 119 |
| Single parent | 9% | 134 |
| 5+ person households | 6% | 81 |
| **Education & work** | | |
| Degree or equivalent | 10% | 52 |
| A-levels or equivalent | 7% | 83 |
| No qualifications | 43% | 120 |
| Prof. managerial | 4% | 45 |
| Lower managerial | 14% | 75 |
| Intermediate jobs | 24% | 103 |
| Routine jobs | 31% | 147 |
| Self-employed | 5% | 65 |
| Looking for work | 4% | 125 |
| Agricultural workers | 1% | 43 |
| **Ethnicity** | | |
| Asian | 3% | 69 |
| Black | 1% | 30 |
| White | 96% | 104 |

*Index of 100= UK Average.

# Home Owning Families, Terraces




Young families with two children under 10, living in small terraced housing, characterise this type. Adults tend to be in the 20-40 age group with fewer older retired people. There are some single parent households.

This is the ACORN type with the highest incidence of terraced housing. The houses tend to be small, with two or sometimes three bedrooms, and at the lower end of the house price scale. 70% of households are owner occupiers, with most buying on a mortgage. Most of the rest are renting from private landlords, with a smaller proportion renting from the local authority.

Generally, employment is in blue-collar jobs in manufacturing, mining and other manual occupations, with shopworking also common. There is some unemployment, and long term illness is above the national average. As might be expected, educational qualification levels are generally low.

Car ownership is below the national average, and many people travel to work on foot or cycle.

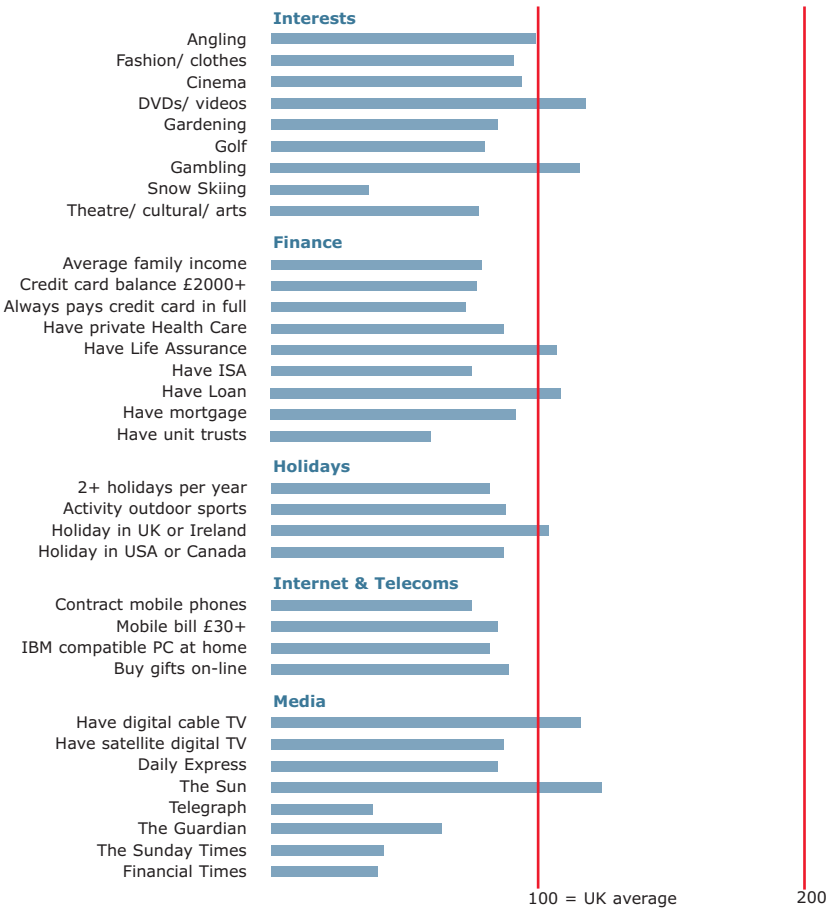
Incomes are on the low side so there is little scope for investments and savings. Use of credit cards is below average.

Leisure interests include camping, angling, bingo, horseracing and rugby, as well as watching cable TV and going to the pub.

Popular newspapers include the Daily Mirror, Daily Sport and their Sunday equivalents, as well as the Daily Star.

These types are largely found in former mining, industrial and manufacturing areas of Wales and northern England. Examples include Merthyr Tydfil, Rhonda, Burnley, Barrow in Furness and Halifax.

# Older People, Rented Terraces




This type has a high proportion of older people, particularly those over 75, living in rented terraced housing. There are fewer families with young children in these neighbourhoods, although there are some single parents. Single person households are most common and many are pensioners.

Most residents live in small terraced houses, with only two or three bedrooms. Some live in flats, mostly low rise purpose built. There is a higher proportion of residents renting compared to the UK as a whole. Many rent from private landlords but local authority and housing association property is also important. There is a high level of re-mortgaging among those who are buying their properties.

Those in work tend to be shopworkers or are employed in manual and factory jobs. However, unemployment is 40% above the national average and long term illness 60% higher than the UK as a whole.

Car ownership is low and public transport, cycling and walking tend to be the main modes of transport.

Incomes are low and there is little scope for savings and investments. Take up of credit cards is low, but some find it hard to manage and levels of debt are above average relative to income.

Leisure interests include angling, racing, bingo, watching cable TV, listening to music and going to the pub. Popular newspapers are the Daily Mirror, Daily Star, Daily Sport and The Sun.

This type is found predominantly in northern English towns such as Oldham, Salford, Liverpool, Huddersfield and Gateshead, as well as in Belfast and some towns in the south including Basildon.

Type 43

4 Moderate Means

M Blue-Collar Roots

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 5% | 129 |
| 7+rooms | 7% | 36 |
| Owned outright | 23% | 80 |
| Owned with mortgage | 33% | 84 |
| Social housing | 26% | 132 |
| Detached | 4% | 18 |
| Semi | 15% | 49 |
| Terraced | 59% | 231 |
| Flats | 20% | 101 |
| High-rise (floor 5+) | 0% | 17 |
| **Families** | | |
| Couple with children | 14% | 65 |
| Empty nester | 8% | 84 |
| Couple without children | 14% | 81 |
| Pensioners (single or couples) | 28% | 122 |
| Sharers | 3% | 87 |
| Single non-pensioner | 22% | 142 |
| Single parent | 8% | 121 |
| 5+ person households | 4% | 56 |
| **Education & work** | | |
| Degree or equivalent | 11% | 57 |
| A-levels or equivalent | 7% | 81 |
| No qualifications | 46% | 128 |
| Prof. managerial | 4% | 47 |
| Lower managerial | 14% | 73 |
| Intermediate jobs | 23% | 97 |
| Routine jobs | 28% | 134 |
| Self-employed | 5% | 66 |
| Looking for work | 5% | 140 |
| Agricultural workers | 1% | 50 |
| **Ethnicity** | | |
| Asian | 2% | 58 |
| Black | 1% | 48 |
| White | 95% | 103 |

* Index of 100= UK Average.

# Hard-Pressed

This category contains the poorest areas of the UK. Unemployment is well above the national average. Levels of qualifications are low and those in work are likely to be employed in unskilled occupations. Household incomes are low and there are high levels of long-term illness in some areas.

Housing is a mix of low-rise estates, with terraced or semi-detached houses, and purpose built flats, including high-rise blocks. Properties tend to be small and there is much overcrowding. Over 50% of the housing is rented from the local council or a housing association.

There are a large number of single adult households, including many single pensioners and lone parents. In some neighbourhoods, there are high numbers of black and Asian residents.

These people are experiencing the most difficult social and economic conditions in the whole country, and appear to have limited opportunity to improve their circumstances.

5

Category 5

# Hard-Pressed

acorn

# Struggling Families

These are low income families living on traditional low-rise estates. Some have bought their council houses but most continue to rent.

Estates will usually be either terraced or semi-detached. Two bedroom properties are more typical but the larger families may be housed in three bedroom properties. Either way there may be an element of overcrowding. On some estates there are high numbers of single parents while on others there are more elderly people, some with long-term illness.

Incomes are low and unemployment relatively high. Jobs reflect the general lack of educational qualifications and are in factories, shops and other manual occupations.

There are fewer cars than most other areas. Money is tight and shopping tends to focus on cheaper stores and catalogues.

Visiting the pub, betting, football pools, bingo and the lottery are the principal leisure activities.

These families share the twin disadvantages of educational under achievement and consequent lack of opportunity. They are struggling to get by in an otherwise affluent Britain.

# Burdened Singles

This urban group is characterised by high numbers of single adults. These include single pensioners, young singles and lone parents.

They tend to live in purpose built flats or small terraced houses, the majority of which are rented from the council or a housing association.

The working population is employed in routine, manual and retail occupations. However, with high numbers of pensioners and single parents, many people are not working and the overall level of household income is very low. Unemployment levels are above average and long term illness levels are high, which reflects the relatively high numbers of older people.

With such low incomes, these households have little, if any, discretionary spend. They are unlikely to have cars and rely on public transport. Leisure activities are very limited and will include going for the occasional drink, playing bingo and placing a bet at the bookies.

Life for this group is undoubtedly difficult, with restricted finances and employment opportunities. For most, there is little realistic chance of immediate improvement.

# High-Rise Hardship

These communities have very high numbers of older residents, especially over 65s. There are very few traditional families and middle-aged people. There are also fewer children in this group overall, although some areas contain high numbers of single parents with children under five. Over 60% of households contain only one adult. These can be single people, single pensioners or lone parents.

Over 75% of households live in purpose built flats, mostly rented from the local authority or housing associations. Flats are small, usually one or two bedrooms, and often in high-rise blocks. There are very low levels of owner occupation.

These are relatively deprived neighbourhoods, containing some of the UK's highest levels of unemployment and long-term illness. Those in work are likely to be employed in manual and factory jobs or work in shops. Educational qualifications, incomes and car ownership are all low.

Leisure interests include football, horse racing, bingo and going to the pub. The tabloids are favoured reading.

These people are enduring hardship and for them, life is a struggle.

# Inner City Adversity

These are densely populated urban areas with a young multi-ethnic population, primarily in and around London. 25% of the population is black and 14% is Asian. Households are typically young singles and young families, often single parent.

They live in small flats in purpose built blocks, normally rented from the council or housing association.

Unemployment levels are almost double the national average, and the working population is employed in routine, manual occupations. There is also a significant student population. Household incomes are very low with many earning less than £10,000 per annum. There is little money left for discretionary spending, particularly for those with young families. Car ownership is very low and everyone is dependent on public transport.

Like other young people they are interested in music, football and fashion. For many their religion is also very important. They are interested in current affairs, and whilst The Sun and Daily Mirror are popular, significant numbers read The Guardian and The Independent.

These young multi-ethnic communities maintain a sense of vibrancy despite obvious hardship.

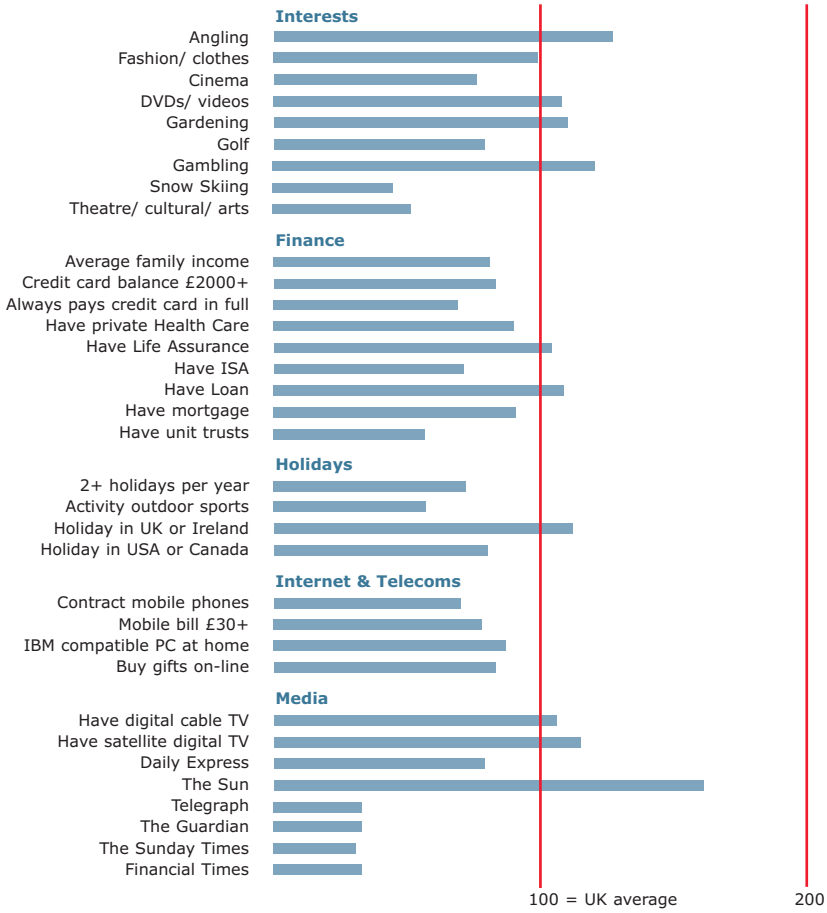
Type
# 44

**5** Hard-Pressed

**N** Struggling Families

Concentrations found in these areas.

## Low Income Larger Families, Semis




These families tend to live in reasonably large council properties.

Incomes are well below average with nearly a third of families earning less than £10,000. Unemployment is higher than average. Work is typically routine, in a factory or some other manual occupation. Jobs reflect most peoples lack of educational qualifications.

Households tend to be families with a number of school age children. Over 10% are single parent families. Home to these families will often be a three bedroom semi-detached property, rented from the local council or housing association.

The lottery, football pools and bingo may offer the hope of wealth. Since money is tight, the payment facilities offered by catalogue shopping are an attraction in these areas. People with a car will own a low value second hand vehicle. Shopping may be done in Morrisons or Kwik Save, and holidays may well be to a caravan park or a camp site.

Few leisure activities seem affordable. Angling is popular and people will spend time listening to music or watching television. The newspaper read by this group is generally a tabloid.

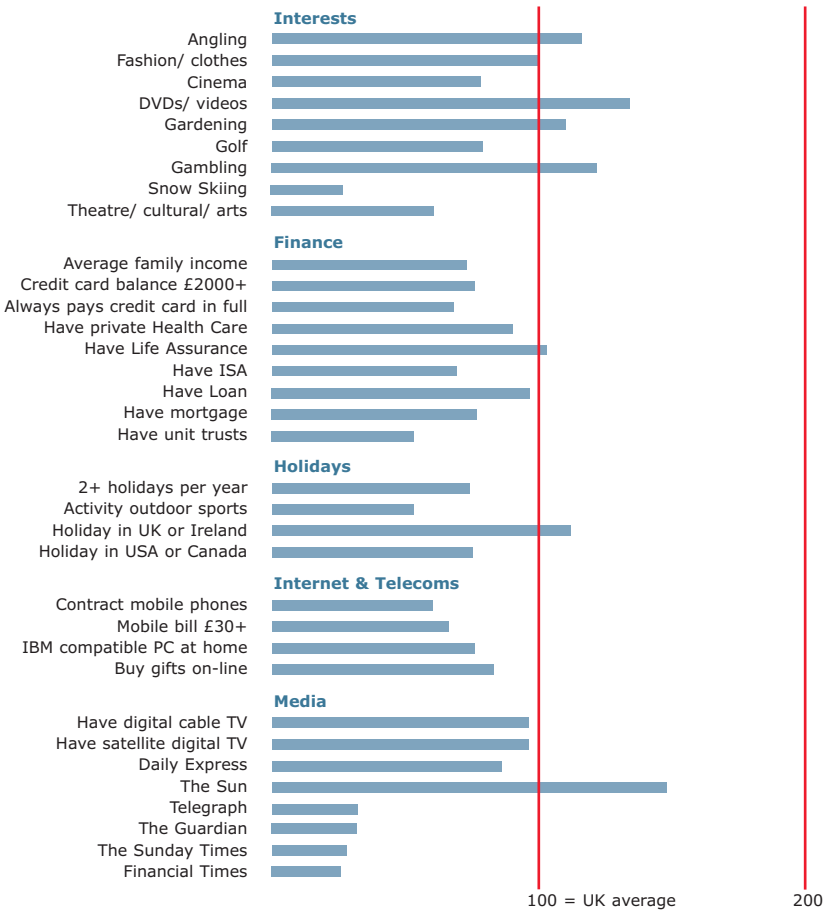
The Black Country and South Yorkshire are the main places for these communities, although they generally crop up in most urban areas. Towns such as Doncaster, Barnsley, Dudley, Wrexham, and Ballymoney are typical.

## Demographic Features

| | % of type | Index to UK |
|---|---|---|
| **Housing** | | |
| 1-2 rooms | 1% | 34 |
| 7+rooms | 11% | 54 |
| Owned outright | 21% | 72 |
| Owned with mortgage | 36% | 91 |
| Social housing | 37% | 183 |
| Detached | 9% | 40 |
| Semi | 62% | 203 |
| Terraced | 21% | 84 |
| Flats | 7% | 35 |
| High-rise (floor 5+) | 0% | 4 |
| **Families** | | |
| Couple with children | 24% | 117 |
| Empty nester | 13% | 140 |
| Couple without children | 14% | 80 |
| Pensioners (single or couples) | 21% | 90 |
| Sharers | 3% | 80 |
| Single non-pensioner | 10% | 63 |
| Single parent | 11% | 162 |
| 5+ person households | 11% | 155 |
| **Education & work** | | |
| Degree or equivalent | 8% | 40 |
| A-levels or equivalent | 5% | 64 |
| No qualifications | 51% | 141 |
| Prof. managerial | 3% | 40 |
| Lower managerial | 11% | 61 |
| Intermediate jobs | 22% | 95 |
| Routine jobs | 33% | 155 |
| Self-employed | 5% | 66 |
| Looking for work | 4% | 128 |
| Agricultural workers | 1% | 87 |
| **Ethnicity** | | |
| Asian | 2% | 46 |
| Black | 1% | 40 |
| White | 96% | 104 |

* Index of 100= UK Average.

# Low Income, Older People, Smaller Semis




These council properties house an older population, many with significant health problems.

In these areas the retired are unlikely to have any pension provision beyond that provided by the state. Working people will be in routine jobs in shops, on the factory floor or in other manual occupations. This results in low incomes.

Whether due to their age or previous work, a number of people suffer from long-term illness.

The housing is small, usually one or two bedrooms. It is generally rented from the council or housing association. Fewer than half of these households have a car of any sort.

With so little spare money, spending is limited to a funeral plan, playing bingo and the lottery, betting and going to the pub. These people are unlikely to be frequent high street shoppers, preferring to buy from catalogues by mail order. Leisure activities are similarly limited. Some may do a little gardening or go fishing.

This type can be found across the country but main concentrations are in the West Midlands and the North East in towns such as Wolverhampton, Walsall and Dudley, Durham, Newcastle upon Tyne and Sunderland.

Type 45

5 Hard-Pressed

N Struggling Families

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 3% | 78 |
| 7+rooms | 7% | 38 |
| Owned outright | 20% | 68 |
| Owned with mortgage | 29% | 73 |
| Social housing | 44% | 221 |
| Detached | 7% | 32 |
| Semi | 53% | 174 |
| Terraced | 19% | 75 |
| Flats | 19% | 99 |
| High-rise (floor 5+) | 0% | 17 |
| **Families** | | |
| Couple with children | 17% | 81 |
| Empty nester | 11% | 114 |
| Couple without children | 13% | 76 |
| Pensioners (single or couples) | 32% | 137 |
| Sharers | 2% | 64 |
| Single non-pensioner | 14% | 86 |
| Single parent | 9% | 131 |
| 5+ person households | 6% | 86 |
| **Education & work** | | |
| Degree or equivalent | 8% | 41 |
| A-levels or equivalent | 5% | 60 |
| No qualifications | 53% | 147 |
| Prof. managerial | 3% | 38 |
| Lower managerial | 11% | 59 |
| Intermediate jobs | 21% | 89 |
| Routine jobs | 30% | 143 |
| Self-employed | 5% | 59 |
| Looking for work | 4% | 128 |
| Agricultural workers | 1% | 80 |
| **Ethnicity** | | |
| Asian | 1% | 32 |
| Black | 1% | 34 |
| White | 97% | 105 |

* Index of 100=UK Average.

Type
46

5 Hard-Pressed

N Struggling Families

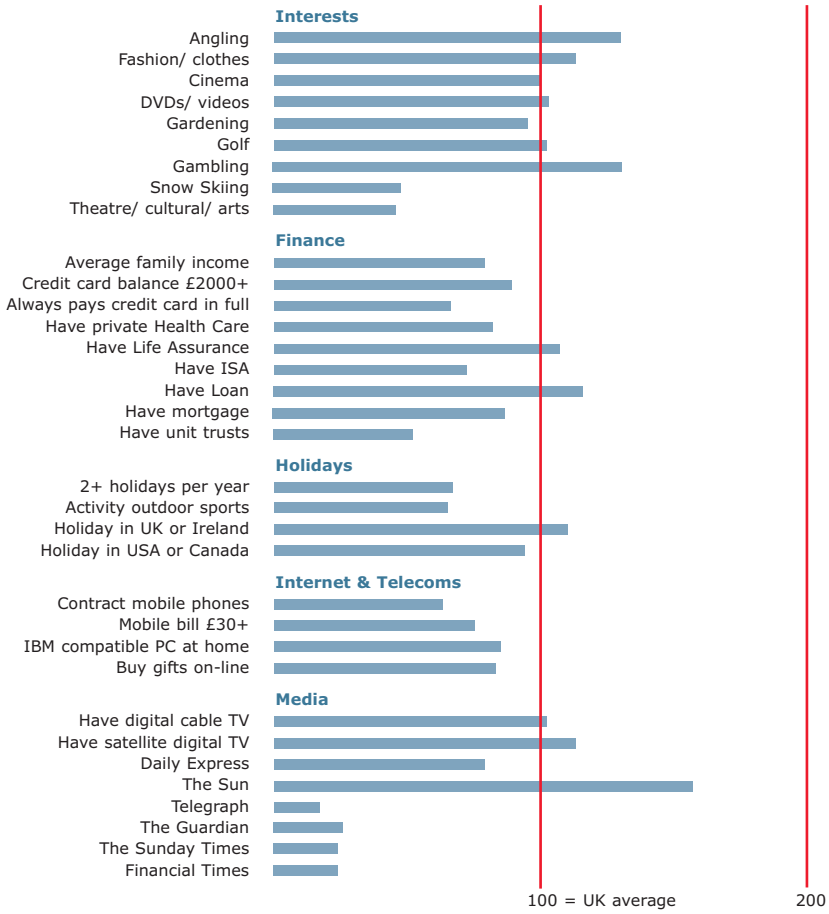
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 4% | 106 |
| 7+rooms | 4% | 22 |
| Owned outright | 14% | 48 |
| Owned with mortgage | 33% | 84 |
| Social housing | 46% | 228 |
| Detached | 5% | 23 |
| Semi | 28% | 92 |
| Terraced | 43% | 169 |
| Flats | 23% | 119 |
| High-rise (floor 5+) | 0% | 12 |
| **Families** | | |
| Couple with children | 20% | 96 |
| Empty nester | 11% | 114 |
| Couple without children | 15% | 84 |
| Pensioners (single or couples) | 20% | 88 |
| Sharers | 3% | 71 |
| Single non-pensioner | 17% | 105 |
| Single parent | 12% | 186 |
| 5+ person households | 7% | 94 |
| **Education & work** | | |
| Degree or equivalent | 8% | 41 |
| A-levels or equivalent | 6% | 70 |
| No qualifications | 45% | 125 |
| Prof. managerial | 3% | 36 |
| Lower managerial | 12% | 63 |
| Intermediate jobs | 23% | 96 |
| Routine jobs | 34% | 162 |
| Self-employed | 4% | 53 |
| Looking for work | 5% | 146 |
| Agricultural workers | 1% | 75 |
| **Ethnicity** | | |
| Asian | 1% | 22 |
| Black | 1% | 36 |
| White | 97% | 105 |

* Index of 100= UK Average.

# Low Income, Routine Jobs, Terraces and Flats




These are council estates, housing young families and singles. Many of the families are single parent households.

Incomes are low. People have few, if any educational qualifications and their routine jobs are in shops and factories. Unemployment is high, and, despite the overall youthfulness of these areas, there are a number of people suffering long-term illness.

People generally live in terraced houses and purpose built low-rise flats. Homes are rented from either the local council or housing association. They are typically two bedroom and thus quite crowded for the size of household.

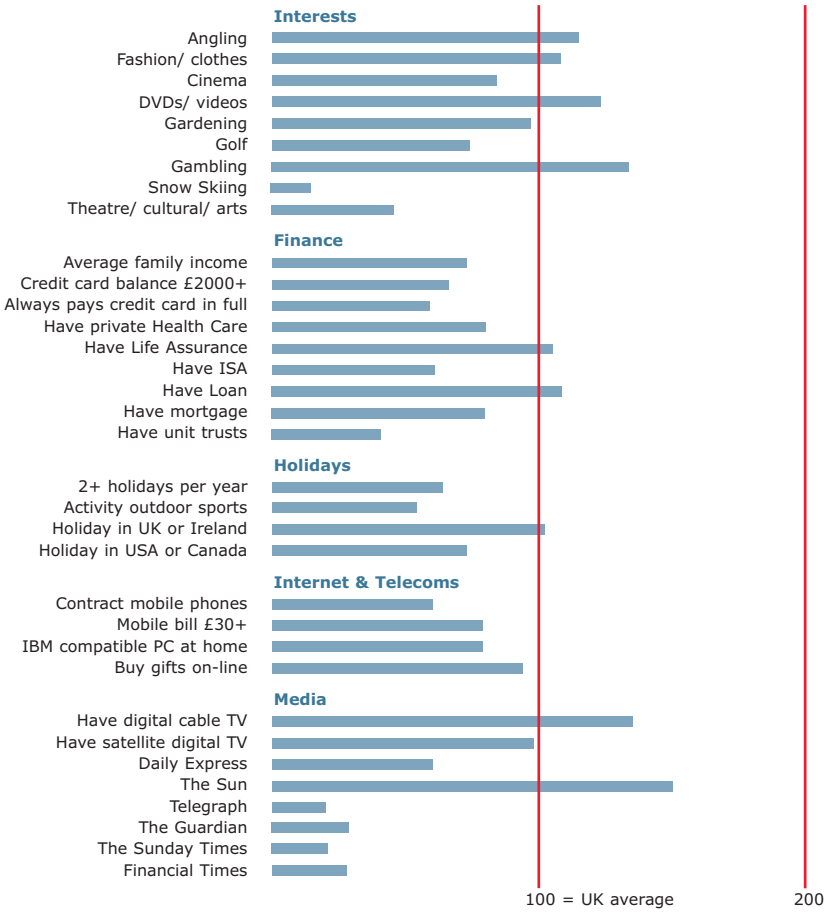
People in this type are on tight budgets and food bills are low relative to the size of the families. However, children are given the odd fast food treat. Phone bills are much smaller than average, and people make use of the finance options of catalogue shopping.

A number feel they are likely to require a loan in the near future. Betting and the lottery are perceived to offer the chance of more money and a better standard of living.

Leisure activities are restricted to low cost activities such as angling, bingo, listening to music and watching television. There is some uptake of cable TV and digital television.

The biggest concentrations of this type are found in Scotland. Other places with high levels include Nottingham, Harlow, Corby and Norwich.

# Low Income Families, Terraced Estates




These are poor families in low-rise estates.

The estates are home to nearly as many single parents as traditional two parent families. There are many school age children and families are larger than average. There are also some couples whose children have left home.

Housing is usually in the form of low-rise council terraces, perhaps with three bedrooms, but still crowded for the size of family.

To be earning anything approaching an average income is rare. Long-term unemployment is high, and employment is routine factory or manual work. Travel is on foot or by public transport since few own a car.

With money tight, food shopping might be in Aldi or Kwik Save. Clothes might be bought at Asda, New Look or frequently from catalogues.

In common with other low income types, the pub, betting, football pools, lottery and bingo are common activities and entertainments. One luxury might be cable TV.

These types can be found throughout the country, including in Motherwell, Knowsley, Dagenham, Hartlepool and Sunderland.

Type 47

5 Hard-Pressed

N Struggling Families

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 60 |
| 7+rooms | 6% | 30 |
| Owned outright | 17% | 58 |
| Owned with mortgage | 30% | 77 |
| Social housing | 44% | 222 |
| Detached | 4% | 19 |
| Semi | 22% | 72 |
| Terraced | 65% | 253 |
| Flats | 8% | 43 |
| High-rise (floor 5+) | 0% | 10 |
| **Families** | | |
| Couple with children | 19% | 91 |
| Empty nester | 13% | 132 |
| Couple without children | 12% | 69 |
| Pensioners (single or couples) | 23% | 98 |
| Sharers | 3% | 76 |
| Single non-pensioner | 14% | 88 |
| Single parent | 13% | 202 |
| 5+ person households | 8% | 120 |
| **Education & work** | | |
| Degree or equivalent | 6% | 33 |
| A-levels or equivalent | 5% | 62 |
| No qualifications | 54% | 151 |
| Prof. managerial | 2% | 29 |
| Lower managerial | 9% | 51 |
| Intermediate jobs | 20% | 85 |
| Routine jobs | 33% | 157 |
| Self-employed | 4% | 46 |
| Looking for work | 6% | 166 |
| Agricultural workers | 1% | 47 |
| **Ethnicity** | | |
| Asian | 2% | 58 |
| Black | 1% | 60 |
| White | 95% | 103 |

* Index of 100= UK Average.

Type
# 48

**5** Hard-Pressed

**N** Struggling Families

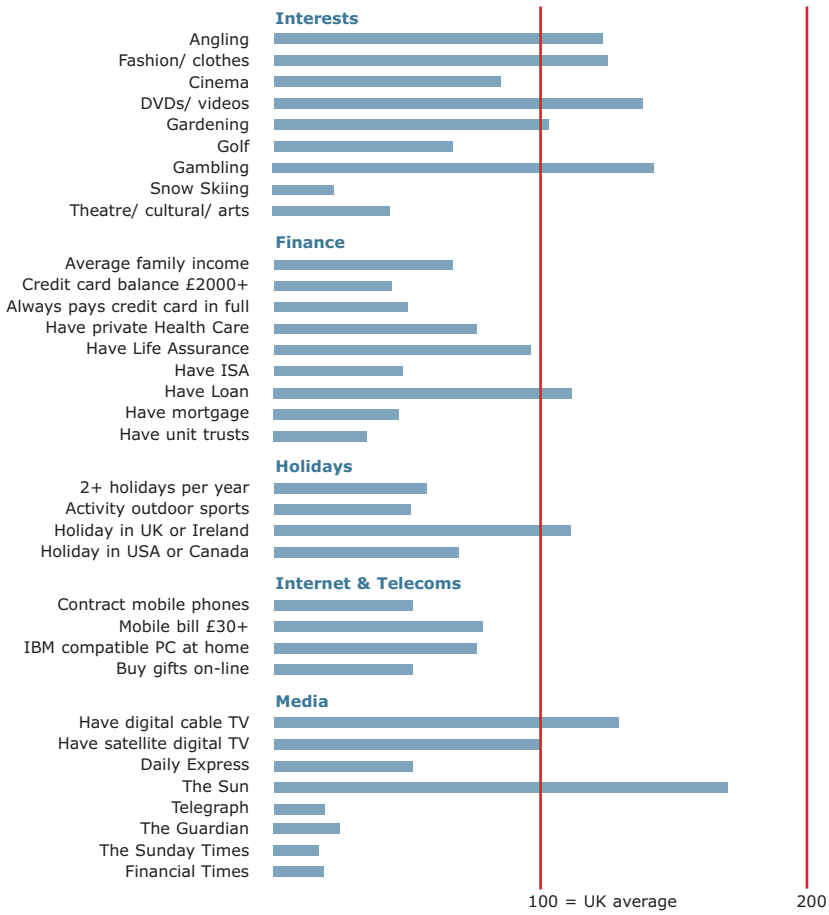
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 64 |
| 7+rooms | 6% | 29 |
| Owned outright | 9% | 32 |
| Owned with mortgage | 17% | 44 |
| Social housing | 66% | 332 |
| Detached | 5% | 23 |
| Semi | 49% | 160 |
| Terraced | 30% | 119 |
| Flats | 15% | 76 |
| High-rise (floor 5+) | 0% | 19 |
| **Families** | | |
| Couple with children | 20% | 98 |
| Empty nester | 11% | 118 |
| Couple without children | 10% | 59 |
| Pensioners (single or couples) | 18% | 79 |
| Sharers | 3% | 72 |
| Single non-pensioner | 14% | 89 |
| Single parent | 18% | 284 |
| 5+ person households | 11% | 152 |
| **Education & work** | | |
| Degree or equivalent | 5% | 27 |
| A-levels or equivalent | 4% | 52 |
| No qualifications | 57% | 160 |
| Prof. managerial | 2% | 22 |
| Lower managerial | 7% | 39 |
| Intermediate jobs | 17% | 73 |
| Routine jobs | 35% | 165 |
| Self-employed | 3% | 37 |
| Looking for work | 7% | 216 |
| Agricultural workers | 1% | 55 |
| **Ethnicity** | | |
| Asian | 2% | 44 |
| Black | 1% | 61 |
| White | 95% | 103 |

* Index of 100= UK Average.

## Families and Single Parents, Semis and Terraces




These are large families living in semi-detached council housing.

Many families have three or more children, and half of all families are headed by a single parent. Housing is generally two or three bedroom council semis and terraces.

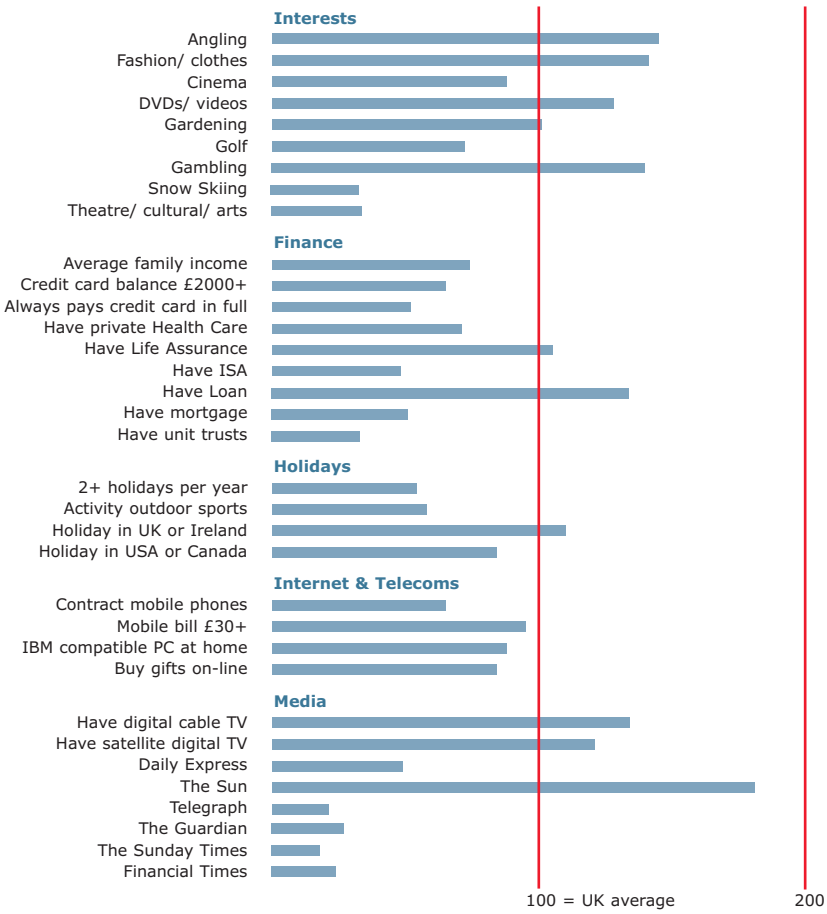
Incomes are very low and a fifth of families feel in need of a loan. Unemployment levels are among the highest of any type, being double the national average. Where there is paid work, it tends to be routine jobs in nearby factories or shops. Travel to work is on foot or by public transport. Car ownership is very low.

There is little money for fashion shopping. Cheaper clothing is bought from discount stores and supermarkets.

Leisure activities include fishing, betting, listening to music and cookery, although take-away and fast food are consumed more than average. Magazines such as OK! or Bella and newspapers like The Sun, Daily Mirror, and Daily Star are all relatively popular reading.

This type is often found in former industrial cities in the north and north-east such as Newcastle upon Tyne, Middlesborough and Sunderland. Examples elsewhere in the country include Wrexham, Nottingham, and Wolverhampton.

# Large Families and Single Parents, Many Children




These are some of the poorest young families in the country.

They have exceptionally high numbers of children and a very young age profile. The level of single parents is three times the national average.

Housing is mainly three bedroom terraces, or sometimes semis, rented from the council. For the larger families, this means some overcrowding.

Unemployment is very high with a significant number of young people never having worked. With many single parents not working, the number of wage earners is low and so, inevitably, are incomes. A number of households are in debt.

People have to be careful shoppers. Clothes come from catalogues, street markets or supermarkets. Like other younger people, what spare money they do have is spent on going out to pubs, cinema and nightclubs. Otherwise, they spend their time at home watching TV.

This type is found in most major urban centres including Belfast, Londonderry, Motherwell, Falkirk, Newport, Ipswich and Walsall.

Type
49

5 Hard-Pressed

N Struggling Families

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 2% | 45 |
| 7+rooms | 8% | 39 |
| Owned outright | 8% | 29 |
| Owned with mortgage | 22% | 56 |
| Social housing | 63% | 315 |
| Detached | 6% | 27 |
| Semi | 39% | 126 |
| Terraced | 46% | 180 |
| Flats | 9% | 45 |
| High-rise (floor 5+) | 0% | 10 |
| **Families** | | |
| Couple with children | 27% | 131 |
| Empty nester | 12% | 125 |
| Couple without children | 10% | 55 |
| Pensioners (single or couples) | 11% | 49 |
| Sharers | 3% | 82 |
| Single non-pensioner | 10% | 63 |
| Single parent | 21% | 323 |
| 5+ person households | 17% | 247 |
| **Education & work** | | |
| Degree or equivalent | 6% | 29 |
| A-levels or equivalent | 5% | 59 |
| No qualifications | 53% | 148 |
| Prof. managerial | 2% | 27 |
| Lower managerial | 8% | 45 |
| Intermediate jobs | 19% | 81 |
| Routine jobs | 37% | 175 |
| Self-employed | 4% | 46 |
| Looking for work | 7% | 208 |
| Agricultural workers | 1% | 68 |
| **Ethnicity** | | |
| Asian | 2% | 56 |
| Black | 1% | 71 |
| White | 95% | 103 |

* Index of 100= UK Average.

Type
50

5 Hard-Pressed

O Burdened Singles

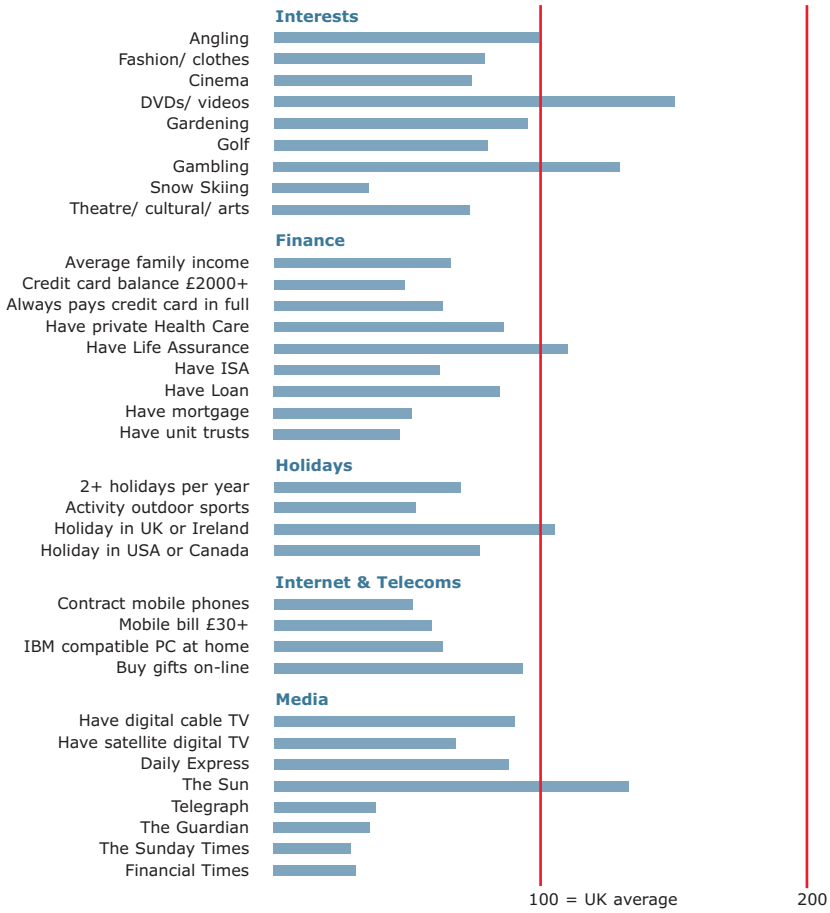
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 7% | 200 |
| 7+rooms | 5% | 26 |
| Owned outright | 15% | 52 |
| Owned with mortgage | 20% | 50 |
| Social housing | 56% | 278 |
| Detached | 6% | 27 |
| Semi | 26% | 84 |
| Terraced | 23% | 91 |
| Flats | 43% | 223 |
| High-rise (floor 5+) | 1% | 77 |
| **Families** | | |
| Couple with children | 10% | 47 |
| Empty nester | 7% | 74 |
| Couple without children | 11% | 62 |
| Pensioners (single or couples) | 43% | 186 |
| Sharers | 2% | 52 |
| Single non-pensioner | 19% | 122 |
| Single parent | 6% | 92 |
| 5+ person households | 3% | 43 |
| **Education & work** | | |
| Degree or equivalent | 9% | 46 |
| A-levels or equivalent | 5% | 62 |
| No qualifications | 54% | 150 |
| Prof. managerial | 3% | 39 |
| Lower managerial | 11% | 60 |
| Intermediate jobs | 20% | 83 |
| Routine jobs | 27% | 127 |
| Self-employed | 4% | 55 |
| Looking for work | 5% | 138 |
| Agricultural workers | 1% | 69 |
| **Ethnicity** | | |
| Asian | 1% | 37 |
| Black | 1% | 38 |
| White | 97% | 105 |

* Index of 100= UK Average.

# Single Elderly People, Council Flats




There are high numbers of pensioners in these areas, renting purpose built flats. Over 40% of the population is over 60 and every other age group is under represented. Almost one in three people in this type is a single pensioner, and, unsurprisingly, levels of long-term illness are double the national average.

For those of an economically active age, unemployment is relatively high and people tend to work in routine jobs in manufacturing and retail. The average household income levels for these areas are amongst the lowest in the whole country.

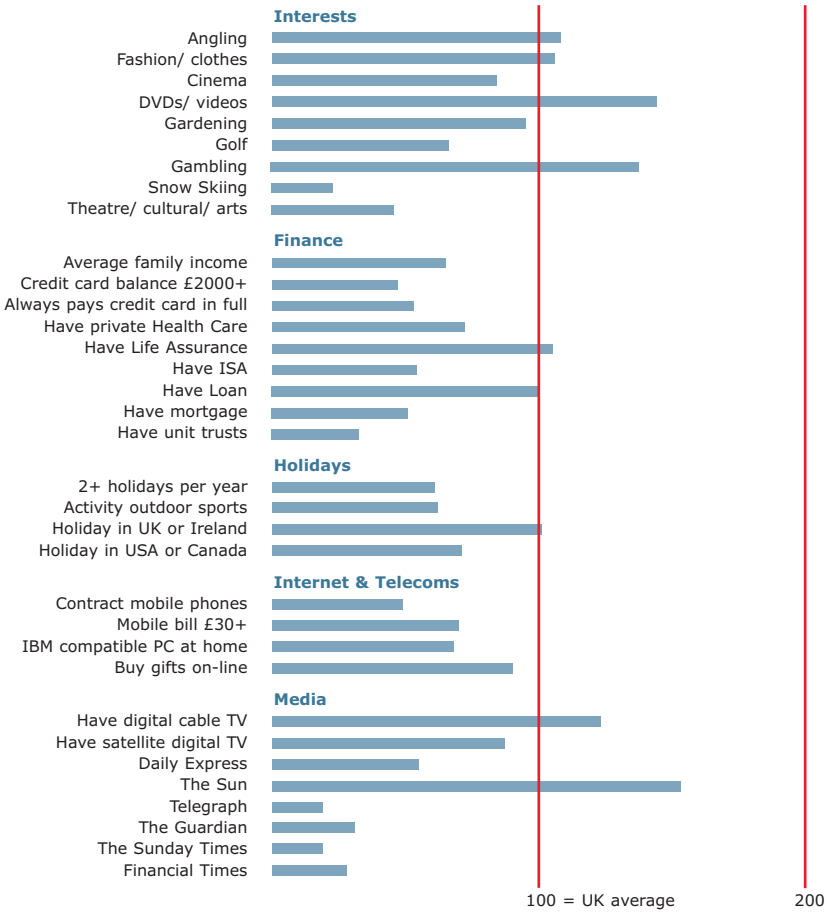
Housing in these neighbourhoods is typically small, one or two bedroom, purpose built flats rented from the council or housing association. Very few people have access to a car and they rely on public transport, walking and occasional taxis to get around.

These people have little discretionary spend. They are unlikely to go abroad on holiday, but will go to bingo and buy lottery scratch cards. They also like catalogue shopping, where the convenience of delivery to the home is probably as attractive as the ability to spread payments.

When they buy a paper, it is most likely to be the Daily Mirror, and probably the Sunday Mirror at the weekend.

Whilst found throughout the country, this type is found primarily in towns such as Chesterfield, Carlisle, Durham, Mansfield and Wakefield.

# Single Parents and Pensioners, Council Terraces




These are areas with high numbers of single pensioners living alongside many single parents. The age breakdown of the population is unusual because, overall, there are both high numbers of people over 60 and children under 16.

People live in council or housing association properties. These tend to be small terraced houses and flats, typically found in urban estates. Unemployment levels are high, and typical occupations include manufacturing and other more routine jobs.

With high numbers of single pensioners and single parents, overall income levels are low. This type has the lowest level of qualifications of all ACORN types, which means there is little chance of these areas becoming more prosperous.

With such low incomes, it is unsurprising that the majority of these people do not have a car and public transport is essential to them. With any spare money they are most likely to have a drink in the pub, go to bingo or place an occasional bet at the bookies. If they do manage a holiday, they often choose a caravan break in the UK.

When they buy a paper, their particular favourites are The Sun and News of the World.

Many towns and cities will have some neighbourhoods of this type, but concentrations are found in Newcastle, Sunderland, Belfast, Liverpool and Greater Manchester.

Type
51

5 Hard-Pressed

O Burdened Singles

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 4% | 125 |
| 7+rooms | 4% | 22 |
| Owned outright | 10% | 36 |
| Owned with mortgage | 17% | 43 |
| Social housing | 65% | 324 |
| Detached | 4% | 18 |
| Semi | 25% | 82 |
| Terraced | 45% | 176 |
| Flats | 25% | 129 |
| High-rise (floor 5+) | 0% | 60 |
| **Families** | | |
| Couple with children | 13% | 62 |
| Empty nester | 10% | 101 |
| Couple without children | 10% | 58 |
| Pensioners (single or couples) | 29% | 124 |
| Sharers | 3% | 66 |
| Single non-pensioner | 20% | 126 |
| Single parent | 13% | 202 |
| 5+ person households | 6% | 83 |
| **Education & work** | | |
| Degree or equivalent | 6% | 31 |
| A-levels or equivalent | 5% | 55 |
| No qualifications | 59% | 164 |
| Prof. managerial | 2% | 24 |
| Lower managerial | 8% | 42 |
| Intermediate jobs | 17% | 72 |
| Routine jobs | 32% | 153 |
| Self-employed | 3% | 35 |
| Looking for work | 7% | 205 |
| Agricultural workers | 1% | 46 |
| **Ethnicity** | | |
| Asian | 2% | 57 |
| Black | 2% | 86 |
| White | 94% | 102 |

* Index of 100= UK Average.

Type
52

5 Hard-Pressed

O Burdened Singles

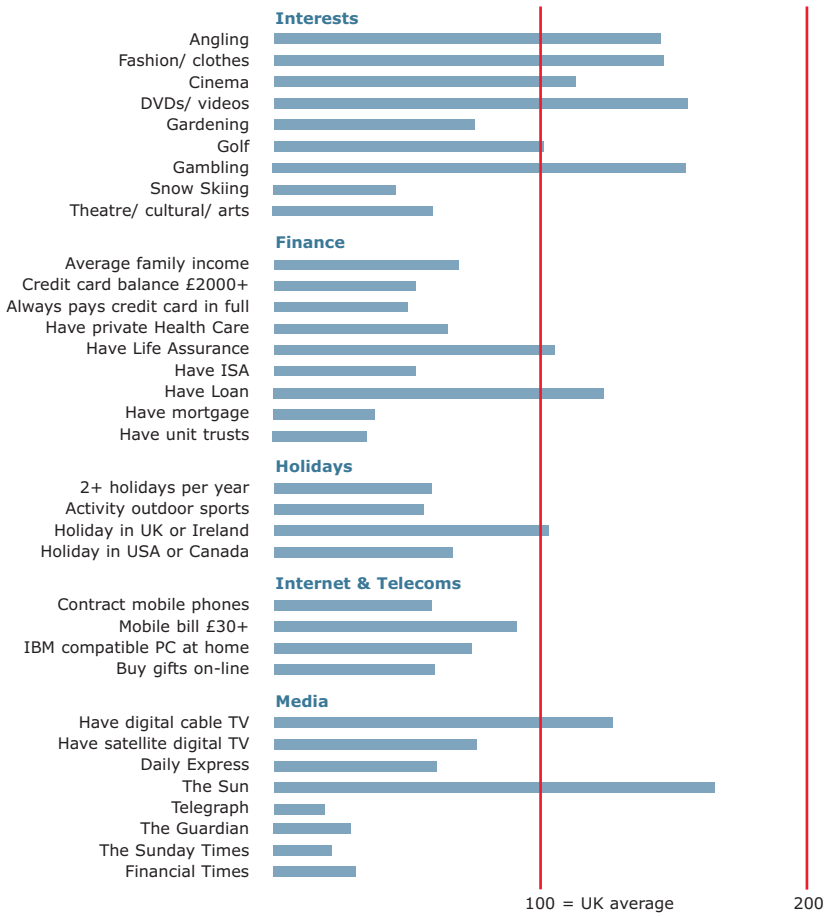
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 6% | 184 |
| 7+rooms | 3% | 13 |
| Owned outright | 7% | 24 |
| Owned with mortgage | 15% | 39 |
| Social housing | 69% | 343 |
| Detached | 3% | 11 |
| Semi | 13% | 41 |
| Terraced | 12% | 49 |
| Flats | 71% | 370 |
| High-rise (floor 5+) | 2% | 355 |
| **Families** | | |
| Couple with children | 15% | 74 |
| Empty nester | 9% | 94 |
| Couple without children | 10% | 55 |
| Pensioners (single or couples) | 17% | 71 |
| Sharers | 3% | 81 |
| Single non-pensioner | 22% | 142 |
| Single parent | 20% | 309 |
| 5+ person households | 6% | 89 |
| **Education & work** | | |
| Degree or equivalent | 7% | 34 |
| A-levels or equivalent | 5% | 65 |
| No qualifications | 49% | 136 |
| Prof. managerial | 2% | 26 |
| Lower managerial | 9% | 48 |
| Intermediate jobs | 18% | 78 |
| Routine jobs | 34% | 161 |
| Self-employed | 3% | 36 |
| Looking for work | 8% | 236 |
| Agricultural workers | 1% | 60 |
| **Ethnicity** | | |
| Asian | 1% | 34 |
| Black | 1% | 65 |
| White | 96% | 104 |

* Index of 100= UK Average.

# Families and Single Parents, Council Flats




This type is really only found in significant numbers in Scotland and, in particular, Glasgow.

The vast majority of people live in purpose built flats, including traditional Scottish tenements. They are small one or two bedroom properties, and will be almost exclusively rented from the council or housing associations.

The population is young and there are many school age children with young parents. The level of single parents is one of the highest in the country at 21%. With such young families, many women are fully occupied looking after their children. Unemployment levels are high, with many long-term unemployed.

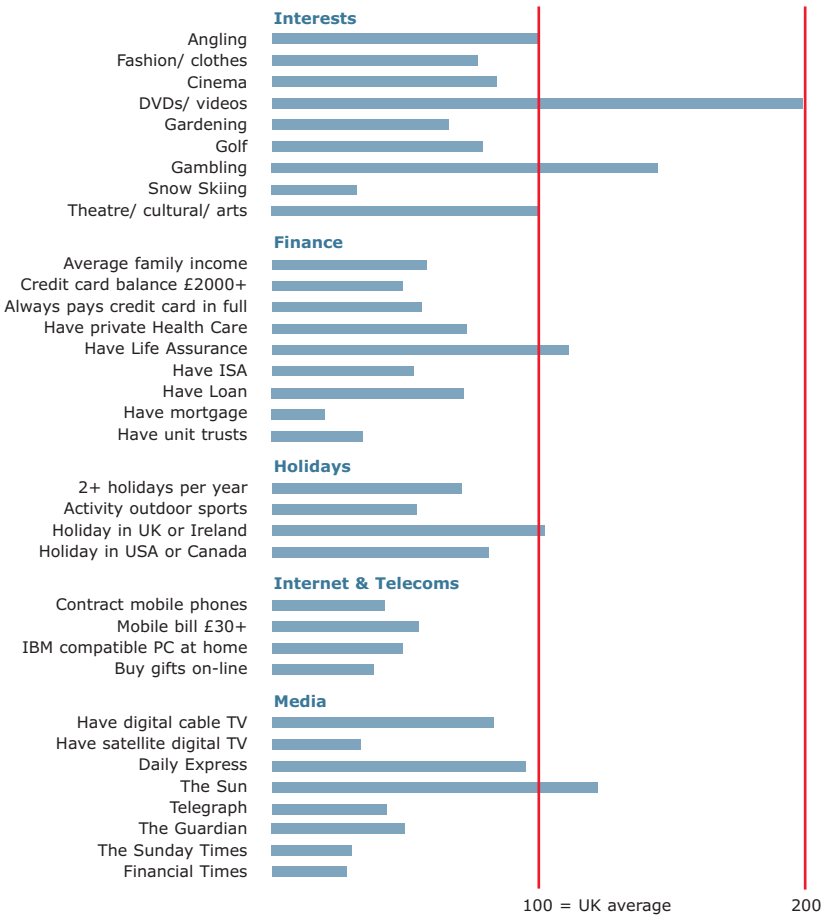
Those that are working are in routine factory, manual or retail occupations, and overall income levels are amongst the lowest in the country. They have to consider their budgets when shopping for food, and retailers such as Aldi and Kwik Save are where they choose to go. They also buy a lot of mail order goods from the traditional catalogue companies, so that they can spread their payments.

With the limited money they are likely to have left, they will occasionally relax by going to the pub or a nightclub for a drink, going to bingo or placing a bet. Otherwise, for many, their interest in their local football team is one of the things that matters most to them.

Their most popular paper is the Scottish Daily Record, followed by The Sun and News of the World. TV is important to many and cable TV is popular.

In addition to Glasgow, this type is found in West Dunbartonshire, Dundee, Aberdeen and Edinburgh.

# Old People, Many High-Rise Flats




This type contains large numbers of elderly people living in blocks of flats. There are few children and young people. Almost 50% of residents are over 60, with very high proportions of the over 75s. Most households are single person, particularly single pensioners.

These neighbourhoods have a very high population density because of the type of housing they contain. 75% of residents live in purpose built flats rented from the local authority or housing associations. Many flats are in high-rise blocks. There are very low levels of owner occupation. Flats are small, mostly one or sometimes two bedrooms.

These are relatively deprived neighbourhoods, with unemployment being twice the national average and long term illness three times the national average. Incomes are low, mostly under £10,000 a year, with few savings.

Car ownership is low. Most residents are dependent on public transport and walking to get around.

People enjoy bingo, racing and going to the pub. They tend to read newspapers such as the Daily Mirror, The Sun and Daily Record.

These types are found in Glasgow, Aberdeen, Inverclyde and Dundee in Scotland, and in Newcastle upon Tyne, Liverpool, Nottingham, Manchester, Sheffield and Wolverhampton in England.

Type
53

5 Hard-Pressed

P High-Rise Hardship

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 15% | 419 |
| 7+rooms | 2% | 12 |
| Owned outright | 7% | 25 |
| Owned with mortgage | 8% | 20 |
| Social housing | 74% | 370 |
| Detached | 2% | 9 |
| Semi | 6% | 20 |
| Terraced | 9% | 34 |
| Flats | 81% | 421 |
| High-rise (floor 5+) | 13% | 1786 |
| **Families** | | |
| Couple with children | 3% | 13 |
| Empty nester | 4% | 38 |
| Couple without children | 7% | 40 |
| Pensioners (single or couples) | 49% | 210 |
| Sharers | 2% | 51 |
| Single non-pensioner | 31% | 197 |
| Single parent | 4% | 56 |
| 5+ person households | 1% | 12 |
| **Education & work** | | |
| Degree or equivalent | 10% | 53 |
| A-levels or equivalent | 5% | 65 |
| No qualifications | 58% | 161 |
| Prof. managerial | 3% | 35 |
| Lower managerial | 9% | 50 |
| Intermediate jobs | 15% | 64 |
| Routine jobs | 22% | 106 |
| Self-employed | 3% | 38 |
| Looking for work | 7% | 215 |
| Agricultural workers | 1% | 42 |
| **Ethnicity** | | |
| Asian | 2% | 45 |
| Black | 2% | 110 |
| White | 94% | 102 |

* Index of 100= UK Average.

Type
# 54

**5** Hard-Pressed

**P** High-Rise Hardship

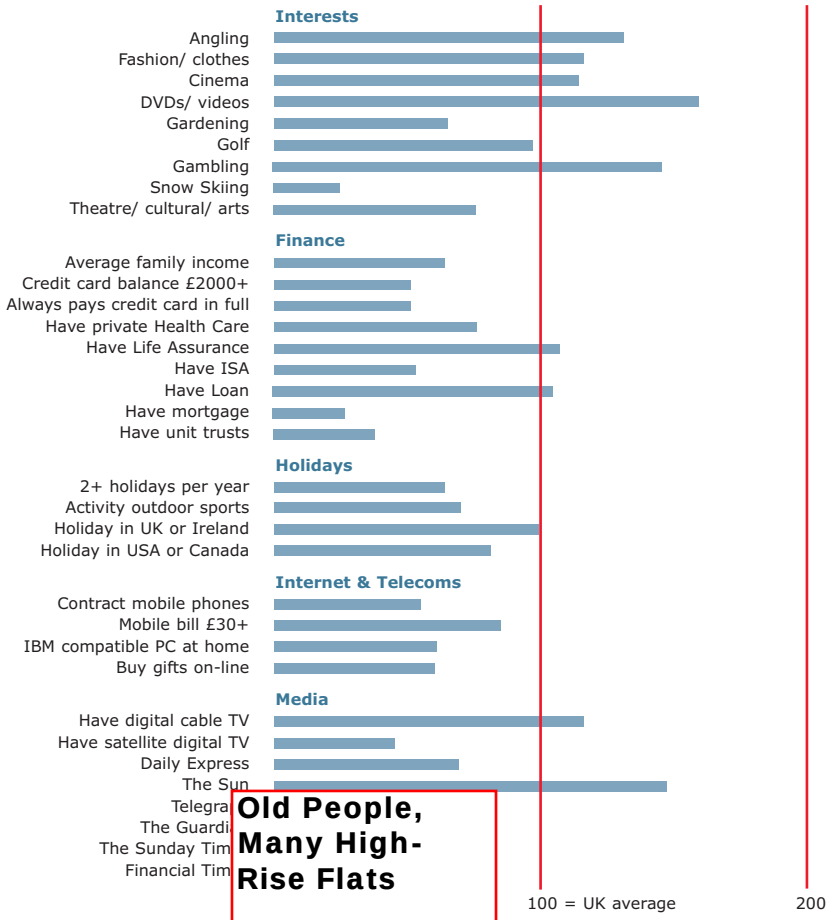
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 11% | 316 |
| 7+rooms | 2% | 11 |
| Owned outright | 7% | 24 |
| Owned with mortgage | 11% | 29 |
| Social housing | 71% | 356 |
| Detached | 2% | 8 |
| Semi | 6% | 21 |
| Terraced | 10% | 40 |
| Flats | 80% | 413 |
| High-rise (floor 5+) | 10% | 1406 |
| **Families** | | |
| Couple with children | 7% | 36 |
| Empty nester | 6% | 61 |
| Couple without children | 9% | 54 |
| Pensioners (single or couples) | 25% | 108 |
| Sharers | 3% | 79 |
| Single non-pensioner | 36% | 225 |
| Single parent | 11% | 175 |
| 5+ person households | 2% | 33 |
| **Education & work** | | |
| Degree or equivalent | 8% | 43 |
| A-levels or equivalent | 6% | 72 |
| No qualifications | 51% | 141 |
| Prof. managerial | 2% | 30 |
| Lower managerial | 9% | 50 |
| Intermediate jobs | 18% | 75 |
| Routine jobs | 31% | 148 |
| Self-employed | 3% | 36 |
| Looking for work | 9% | 259 |
| Agricultural workers | 1% | 48 |
| **Ethnicity** | | |
| Asian | 2% | 51 |
| Black | 2% | 113 |
| White | 94% | 102 |

* Index of 100= UK Average.

## Singles and Single Parents, High-Rise Estates




**Old People, Many High-Rise Flats**

This type comprise of different age groups, living in blocks of flats, especially in h households predominate. They are a mixture of young a ith children under five and retired people. There are relatively few traditional families and middle-aged people.

75% of residents live in purpose built flats, mostly rented from the local authority. Flats are small, usually one or two bedrooms, and many are in tower blocks.

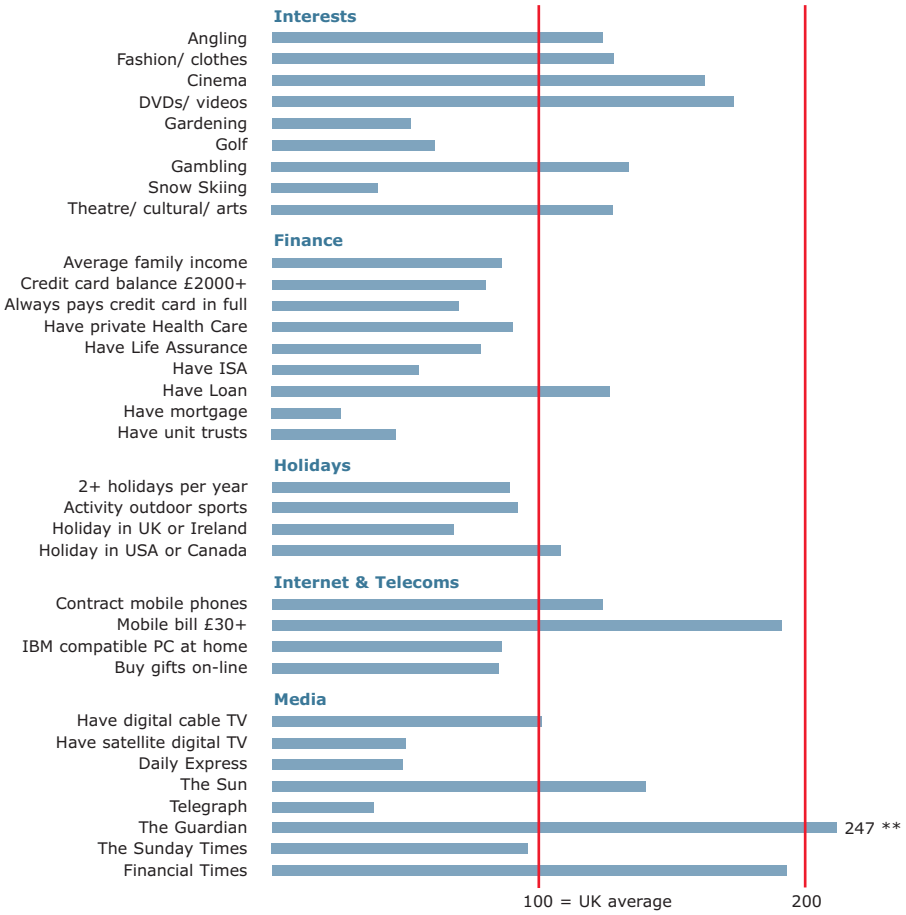
Unemployment is the highest of any ACORN type at two and a half times the national rate. Long-term illness is also very high. Those in work are likely to be employed in shops and in manual and factory jobs. This reflects the generally low levels of qualifications in this type.

Incomes are low and people have very low levels of savings. Car ownership is understandably low as well, with most people dependent on public transport and walking.

Horse racing, football, bingo and listening to music are popular leisure interests. The Daily Record, The Sun and News of the World are popular newspapers.

This type is most heavily concentrated in Scotland, in Glasgow and Dundee in particular. In England it can be found in Plymouth, Bristol and Sheffield.

# Multi-Ethnic, Purpose Built Estates




These are some of the most densely populated urban areas in the country, and are characterised by a young, multi-ethnic population living in purpose built blocks of flats, some of which are high-rise. Over 20% of the population are Afro-Caribbean.

They rent their small, one and two bedroom flats from the council and housing associations, and there is a high degree of overcrowding. Almost 60% of households are single people, including some single pensioners. There are average levels of children, but more than half of them live in single parent households.

Unemployment levels are high and a significant proportion have been looking for work for some time. Employment tends to be in low skilled occupations and incomes are low. Students form 10% of the population in these areas.

Like most young people they are interested in music, fashion and arts such as community theatre.

Like all urban types, newspapers are popular. Readership is diverse and includes the Daily Mirror, Daily Sport, The Guardian and Independent.

This type is mostly found in Inner London, in areas such as Southwark, Hackney, Lambeth and Tower Hamlets. There are also similar areas in central Glasgow.

Type
55

5 Hard-Pressed

Q Inner City Adversity

Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 16% | 451 |
| 7+rooms | 3% | 16 |
| Owned outright | 6% | 22 |
| Owned with mortgage | 13% | 33 |
| Social housing | 68% | 340 |
| Detached | 1% | 5 |
| Semi | 3% | 11 |
| Terraced | 9% | 36 |
| Flats | 84% | 437 |
| High-rise (floor 5+) | 10% | 1431 |
| **Families** | | |
| Couple with children | 11% | 52 |
| Empty nester | 7% | 70 |
| Couple without children | 8% | 46 |
| Pensioners (single or couples) | 20% | 86 |
| Sharers | 7% | 183 |
| Single non-pensioner | 31% | 194 |
| Single parent | 12% | 188 |
| 5+ person households | 6% | 87 |
| **Education & work** | | |
| Degree or equivalent | 24% | 122 |
| A-levels or equivalent | 9% | 109 |
| No qualifications | 39% | 109 |
| Prof. managerial | 7% | 80 |
| Lower managerial | 15% | 83 |
| Intermediate jobs | 18% | 78 |
| Routine jobs | 20% | 93 |
| Self-employed | 5% | 66 |
| Looking for work | 8% | 223 |
| Agricultural workers | 0% | 18 |
| **Ethnicity** | | |
| Asian | 9% | 233 |
| Black | 23% | 1147 |
| White | 61% | 66 |

* Index of 100= UK Average.
** Not to Scale.

Type
56

5 Hard Pressed

Q Inner City Adversity

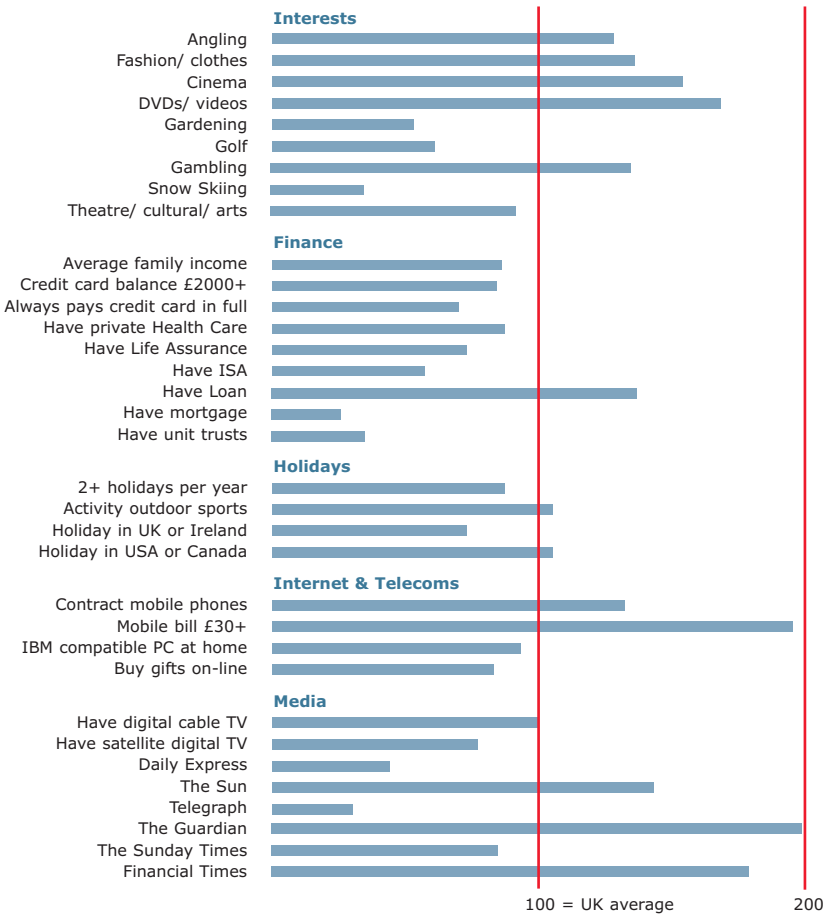
Concentrations found in these areas.

## Demographic Features

| Housing | % of type | Index to UK |
|---|---|---|
| 1-2 rooms | 12% | 342 |
| 7+rooms | 4% | 23 |
| Owned outright | 6% | 21 |
| Owned with mortgage | 13% | 34 |
| Social housing | 68% | 342 |
| Detached | 2% | 8 |
| Semi | 5% | 17 |
| Terraced | 14% | 53 |
| Flats | 77% | 401 |
| High-rise (floor 5+) | 7% | 936 |
| **Families** | | |
| Couple with children | 18% | 86 |
| Empty nester | 9% | 92 |
| Couple without children | 7% | 40 |
| Pensioners (single or couples) | 13% | 56 |
| Sharers | 8% | 203 |
| Single non-pensioner | 21% | 132 |
| Single parent | 17% | 259 |
| 5+ person households | 14% | 207 |
| **Education & work** | | |
| Degree or equivalent | 20% | 104 |
| A-levels or equivalent | 9% | 109 |
| No qualifications | 41% | 115 |
| Prof. managerial | 5% | 62 |
| Lower managerial | 13% | 70 |
| Intermediate jobs | 17% | 74 |
| Routine jobs | 21% | 100 |
| Self-employed | 5% | 57 |
| Looking for work | 8% | 229 |
| Agricultural workers | 0% | 16 |
| **Ethnicity** | | |
| Asian | 19% | 468 |
| Black | 26% | 1297 |
| White | 48% | 52 |

* Index of 100= UK Average.

# Multi-Ethnic Crowded Flats




These urban areas contain large numbers of young, multi-ethnic families, many of whom are single parent families. This type has very high numbers of under fives. A quarter of the people in this type are Afro-Caribbean, and 10% are Bangladeshi. There is also a significant student population sharing flats.

70% of the housing is purpose built blocks of flats. The flats tend to have one or two bedrooms and are rented from the council or housing associations. The large numbers of children living in these small flats make these homes the most overcrowded in the UK.

Unemployment levels are high, although given the large numbers of lone parents with children under school age, a high proportion of people are not on the job market at all. The working population tends to be employed in retail jobs and basic occupations, where the skill levels required are relatively low.

With low incomes and living in city locations, car ownership levels are low and people use public transport. Money is primarily spent on the children and there is little left for luxuries. Religion is an important part of the social life of some of the ethnic minority population. They read newspapers and the Daily Mirror, The Guardian and The Independent are popular. They may also have cable TV at home and other interests include buying clothes.

This type is almost exclusively found in London, in areas like Tower Hamlets, Hackney and Southwark. The only other place with significant numbers outside of London is central Birmingham.

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# How ACORN is built

This document describes how CACI's Acorn classification is built, covering the following;

- Overview of the process
- The classification
- Testing process
- Change since the census

## Introduction

CACI has introduced new techniques in building the latest ACORN classification. A two-stage method has been designed to make best use of the attributes of the different types of data available about consumers, in particular features of the published census data.

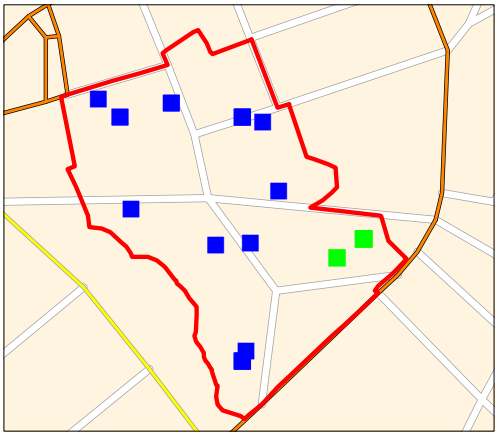
Every 10 years the census gives an enormous set of information about people and the way they live. Such data has been a driving force behind ACORN since the 1970's. Other data has the advantage of being collected every year. Although covering only a sample of consumers this data is very local and effective in monitoring changes in local communities. CACI uses these types of data in different ways, best suited to their nature.

## Overview of the process

In 2001 Census demographics changed. The published Output Areas OA's were designed to be homogeneous, so in theory all the postcodes are the same. This change allowed a new design of consumer classification as a two-stage process.

The first stage makes the hypothesis that the Census is as designed – all postcodes in a published output area are similar, and hence should have the same Acorn code. Based on this assumption census output areas are classified as a provisional ACORN solution.

The second stage tests the hypothesis. Each postcode is tested to determine whether there is data to suggest it is in fact different from its neighbours, and if so reassign it to a more appropriate ACORN code.



The diagram illustrates a possible result of this process.

The census indicates that the output area (red boundary) is 90% owner occupied. All our other data tells us that this is true of most postcodes, those shown in blue. However we find that two postcodes (in green) are predominantly rented flats. These are the 10% of the area, which is not like the rest. We reassign these postcodes to a more appropriate ACORN type.

## The classification

Initial classification

The provisional classification of OA's follows traditional approaches to geodemographic classification. The input variables are census demographics, to which weights are applied, and a k-means clustering algorithm is used.

Classification can include a number of subjective judgments – the number of types, the selection of input variables and their weights. Purely analytical algorithms can be applied to some of these decisions. CACI's approach is to actively encourage subjecting judgments and evaluate the relative merit of alternative solutions by testing the discrimination of the resulting classification.

This may be considered a process of trial and error, informed by extensive experience and measurement of performance.

The point of a geodemographic classification is to use the interaction of a set of input variables to provide discrimination on non-input variables. Producing discrimination on a factor that has been an explicit input is not in itself particularly useful. One can always achieve better results by directly using the data for that factor.

It follows that it may not be necessary to include every possible social discriminator as an input. One only includes a variable when it results in improved discrimination. Adding variables simply because that are, individually, good discriminators can harm the resulting classification.

CACI's approach is to seek the smallest, effective, set of inputs. The classification of census output areas uses only 35 demographics. Some variables that may be thought of as 'good' social discriminators will not be included in this list – their inclusion was tested, but resulted in a poorer classification.

The 35 input variables are not always of the traditional format used in classification.

In some cases 'inverse' variables prove very effective. For example rather than using the proportions of the population with given religions as inputs CACI used a single variable – do not have a religion. Such 'inverse' variables are effective where interactions between the other inputs to the classification are effective in imputing differences, imputing the mix of religions in our example.

The traditional approach to demographic variables that combined to sum to 100% of the population is to omit one of the bands on the grounds that it is implicit in the others.

Age is a good example of such an input demographic. Instead of using proportions of the population by age band the Acorn classification takes the upper and lower quartile of the age distribution as input variables.

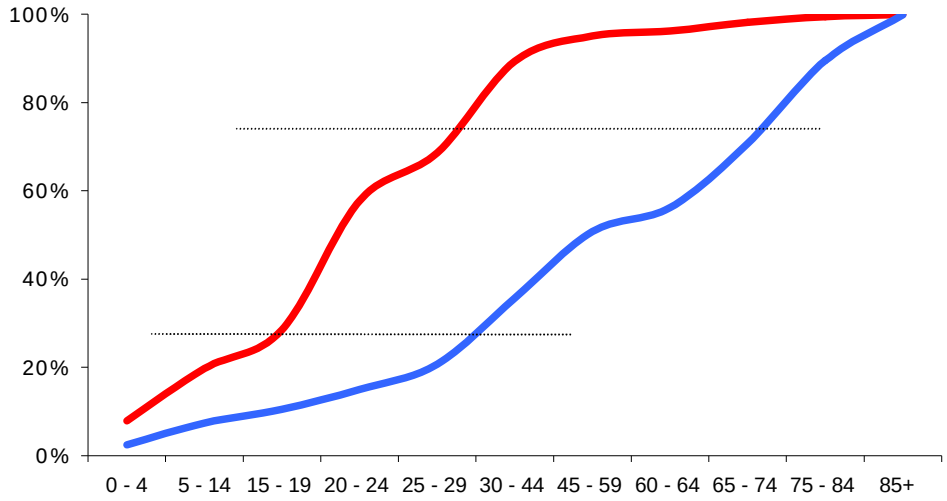



Figure: Age distributions of two different Acorn types

Using only two inputs to cover age gives improved results for the classification. It is believed that part of the reason for this is that k-means classification treats each age band independently. High scores on age bands 0-4 and 65-74 would be treated mathematically in the same way as high scores for bands 0-4 and 5-14, while the quartiles recognise that 0-4 is adjacent to 5-14.

Second Stage

The Electoral Roll and the Postal Address File provide means of imputing some information for postcodes. Other sources provide large files of information about individuals' or households' income, hhouse prices, and similar variables. In addition lifestyle surveys cover a number of demographics, although there are inevitably issues of variable definition.

Using such sources reasonable postcode level variables, or surrogates for variables, may be derived for in excess of half of the inputs. In addition it is possible to derive number of postcode level variables that, while not explicit inputs offer some use in testing the hypothesis that a postcode is well described by the demographics of its surrounding census output area.

The input files for this second stage do not always cover all households in a postcode. In most cases the postcode level variables are based on a sample of households from a postcode. The sample size varies from postcode to postcode, and varies for each variable. It is possible for there to be no data for some postcodes. It is also possible to have postcode level variables for some, but not all, of the classification variables.

Analysis identified different levels of postcode homogeneity for different variables. For example within postcodes there is greater consistency of housing tenure than of family structure. As a result the postcode sample size necessary to identify a difference from the OA will vary according to the variable.

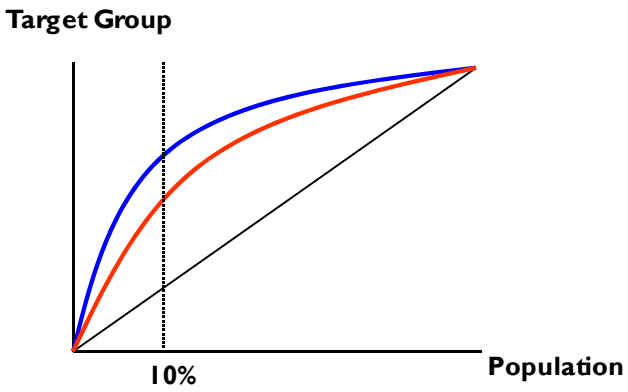
**Testing process**

In building ACORN a number of tests were used (at both stages) to optimise the classification across a wide range of consumer behaviour.

The tests use large files of consumers, measuring some 250 different aspects of behaviour. These included; financial behaviour (including credit & debt), leisure activities, media, technology, spending, communications, energy consumption, and crime.

For each aspect of behaviour the file is split into two random parts. One half is profiled by ACORN, as if to carry out a targeting exercise and the results tested against the other half. This process identified the "gain" in using the classification for targeting.

For example one can test the 10% point of a gains curve.




If you randomly select 10% of the population you would expect to reach 10% of your target group. (The black line)

If you used Classification A for targeting you would reach more, perhaps 25% of your target market (the red line)

With classification B the targeting will be better. (The blue line)

By repeating this process using many different random splits of the file the mean and standard error of the gain is calculated. As a result the improved gain can be tested to see if it is statistically significant.

## Change since the census

Overview

ACORN is built using various sources of data for small areas or sometimes individuals. This data includes Census demographics and lifestyle surveys amongst other inputs. As a result it is completely redesigned every decade, following publication of new Census data. However as the decade progresses Census demographics get older and one wishes to ensure the classification is still the best possible.

Unlike the redesign of Acorn each decade the update process leaves the overall 'shape' of ACORN unchanged. The 56 types, 17 groups and 5 categories remain, and the names and descriptions have not changed. The change is in the people on the ground – their ACORN code has been modified to reflect their changed circumstances. We are seeking to identify and measure consumer changes since the Census and, where appropriate, reclassify consumers accordingly.

There are two types of change, new developments and underlying change.

- When new housing is built there is no past consumer data. The people living in new housing do not (at that address) exist in consumer databases, they have not filled in surveys and they were not measured by the Census.

- Underlying change in a postcode occurs as consumers move house, or as they develop through their life stages. They might marry; have children, change jobs and so on.

The process of updating ACORN considers both these types of change.

During the first update in 2005 some 125,000 postcode classifications were improved. Of these 87,000 result in a change of ACORN group. A few thousand postcodes, previously of a relatively middle or down-market nature have undergone improvements resulting in their classification as ACORN group A: Wealthy Executives.

Background

The two stage approach proved a very effective way of building ACORN. It also provides the perfect framework for monitoring changes. As new data become available the second stage can be repeated and the same process used to update the ACORN code of postcodes where changes have occurred.

The second stage involves applying rules rather than traditional classification, which means there are some key advantages to the approach. Firstly it is not necessary to replicate every demographic input from the Census. Secondly one can consider factors that were not available during the original development of ACORN.

Classifying areas of new housing development

When a new housing development occurs the issue for ACORN is quite straightforward. In the past there were few or no consumers living in this neighbourhood and now there are. This means there was no data; nobody to fill in the Census, nobody to fill in lifestyle surveys, and no addresses existed.

The original ACORN code only applies to the people living in older properties in the immediate vicinity, properties that might have been demolished to make way for the housing development. This classification might be perfectly reasonable in the case of a development started before 2001 where more housing has been built. However even in such developments housing varies as different developers expand in different areas. If there is significant new development it is inevitable that the existing ACORN code has the potential for improvement.

It takes a number of years to build up information in the lifestyle databases traditionally used for consumer classification. This means a wait of at least two or three years before the usual classification methods will work on new developments. To classify consumers soon after they first occupy their new house it is necessary to find new sources of information and new methods.

An analysis of housing built in 2001, prior to the Census, allowed CACI to develop a detailed demographic profile of consumers moving into new developments. This showed that the vast majority of new housing falls into a small number of ACORN types, while other ACORN types are extremely unlikely to include any new housing.

To work out which ACORN type applies to a new development it is essential to have both recent data, to allow updating, and historical data, so any model can be tested against the comprehensive Census statistics and the “original” ACORN.

A model was built using information from the period 2000-2001. For postcodes where at least 50% of the housing was built in the year prior to the census non-census sources was used to derive data on the housing tenure and price of newly built housing, and the age and demographic structure of residents.

The model first took scores on the new build tenure, price and other variables and clustered the 56 Acorn types into 7 types. It was observed that

a) within each of these clusters one Acorn type covered the bulk of the newly built housing
b) each cluster was formed from similar Acorn types, and in particular that the types that were most similar covered the greatest proportion of the newly built housing.

As a result 7 Acorn types were chosen to be potential classifications of new build, and a set of equations bu8ilt to assign a postcode to one of these types according to its new build characteristics.

This model applied to housing built in 2001. On the assumption that there has been no dramatic change in the types of household that moves into the different types of newly built housing the non-census data sources were processed for each year after the census and the same model applied to give an Acorn code.

This is, in effect, a model to estimate the Acorn code that would be applied to newly built housing if a census were to be carried out for a year between censuses.

Classifying areas of underlying change

A basic principle of geodemographic classifications is that neighbourhoods do not change rapidly. Although people may move in and out of a postcode there is a tendency for the people moving in to have some similarity to the people moving out. For example the young couple buying their first home may well buy from a slightly older couple now moving out of their first home.

However there is a continual process of change as people develop through their life stages. For example they might marry, have children, or change jobs. Such change in circumstances impact other consumer behaviour. An older teenager may add another car to the household; a growing family might mean more TV's for the household. Conversely a changing area might become popular and demand higher house prices, resulting in growing affluence of a postcode.

Because the process tends to be gradual, measuring such change is not simple and requires a good volume of robust data.

CACI receive regular updates of the lifestyles surveys used to build ACORN. Nearly 7 million new records have been collected since the classification was last updated. There are also additional data sets that allow demographic information to be updated from 2001. The updated demographics can often also be derived for postcodes rather than the larger Census areas. These demographics cover the following areas,

- House type
- Tenure
- Age profile
- Household or family structure
- Ethnicity
- Car ownership
- Unemployment
- House price

Some of these demographic updates are particularly noteworthy. Changes in ethnic mix are very difficult to measure. Ethnicity is collected in the 2001 Census but is not collected on lifestyle surveys or consumer databases. CACI's updates include a model that analyses names to provide ethnic information for each year since 2001 and also refine the statistics to postcode level. The data is both up to date and much more detailed than the traditional inputs from Census demographics.

The process improves ACORN in two ways. Firstly it spots changing demographics and allows these classifications to be updated. Secondly it allows those demographics only previously available for Census areas to be calculated for smaller more precise neighbourhoods – essentially enhancing the second stage of the original build of ACORN.

It should be noted that, strictly speaking this process does not solely identify areas of underlying change.

Suppose there was insufficient data to justify a reallocation of a postcode's type during stage 2 of the original Acorn build. New data that now justifies such a modification may come either from changing demographics, or because databases now include more data for these areas – for people who lived there in 2001. There is no simple way of identifying which has occurred.